

L	I	N	G	O
SPD	184	ESOP Luncheon	Process Improvement	Everyone Counts
Distributions	Rollover	Leadership	5 Years 100% Vested	Pride of Ownership
Retirement Benefit	Share Value	Proud to be EMPLOYEE OWNED	Beneficiary	Employee Ownership Month
Employee Stock Ownership Plan	Required Minimum Distribution	Entry Date	Eligible to Participate	Forfeiture
ESOP Statement	Customer Satisfaction	Own What You Do	Teamwork	Diversification

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Share Value	5 Years 100% Vested	Process Improvement	Distributions	Leadership
ESOP Luncheon	Teamwork	Everyone Counts	Customer Satisfaction	Pride of Ownership
Employee Stock Ownership Plan	Beneficiary	Proud to be EMPLOYEE OWNED	Employee Ownership Month	184
Eligible to Participate	Own What You Do	SPD	Diversification	Required Minimum Distribution
Entry Date	Forfeiture	Retirement Benefit	Rollover	ESOP Statement

L	I	N	G	O
Customer Satisfaction	Own What You Do	5 Years 100% Vested	Forfeiture	Beneficiary
SPD	Employee Stock Ownership Plan	Entry Date	Rollover	Everyone Counts
Retirement Benefit	Diversification	Proud to be EMPLOYEE OWNED	Required Minimum Distribution	Eligible to Participate
Share Value	Pride of Ownership	Process Improvement	Teamwork	ESOP Luncheon
Employee Ownership Month	184	Leadership	Distributions	ESOP Statement