

B	I	N	G	O
Unit formula	6 Years 100% Vested	Employee benefit	Share Price	Ownership Culture
ESOP Communications Committee	Trust	Pride of Ownership	Contribute to Company's success	Teamwork
Vested	Departmental Highlights	FREE	Must be 21 years old to participate in the ESOP	One unit for every \$10000
Succeed as One	Own What You Do	Retirement Benefit	FREE MONEY	PEOPLE
ESOP Benefits Committee	Shareholder Meeting	ESOPTOBER	Year of service	Employee Stock Ownership Plan

B	I	N	G	O
Vested	Year of service	Contribute to Company's success	Own What You Do	ESOP Communications Committee
Share Price	One unit for every \$10000	Employee benefit	PEOPLE	Departmental Highlights
Must be 21 years old to participate in the ESOP	6 Years 100% Vested	FREE	FREE MONEY	Retirement Benefit
Employee Stock Ownership Plan	Unit formula	ESOPTOBER	Succeed as One	ESOP Benefits Committee
Ownership Culture	Leadership	Teamwork	Pride of Ownership	Trust

B	I	N	G	O
Succeed as One	FREE MONEY	Vested	Employee Stock Ownership Plan	Share Price
Shareholder Meeting	Teamwork	Year of service	Own What You Do	Departmental Highlights
Retirement Benefit	Contribute to Company's success	FREE	Must be 21 years old to participate in the ESOP	Employee benefit
Leadership	Ownership Culture	ESOP Benefits Committee	6 Years 100% Vested	Unit formula
Trust	Pride of Ownership	One unit for every \$10000	PEOPLE	ESOPTOBER