

B	I	N	G	O
Values	6 Years 100% Vested	Employee Ownership Month	Retirement Benefit	NCEO
ESOP	Trust	Payout Schedule Profitability	Accountability	Pride of Ownership
Teamwork	Act like An Owner	FREE	Ownership Culture	Financials
Goals	Share Value	Leadership	Pride in Ownership	Shareholder Meeting
Financial Security	Employee benefit	Own What you Do	Budget	Common Stock

B	I	N	G	O
Ownership Culture	NCEO	Act like An Owner	Teamwork	Budget
Retirement Benefit	Financials	Goals	Trust	Accountability
Vested	Own What you Do	FREE	ESOP	Employee Ownership Month
Pride in Ownership	Pride of Ownership	Payout Schedule Profitability	Share Value	Common Stock
6 Years 100% Vested	Values	Year of service	Each One Counts	Employee benefit

B	I	N	G	O
Ownership Culture	ESOP	Pride in Ownership	Each One Counts	Accountability
6 Years 100% Vested	Year of service	Vested	Common Stock	Trust
ESOP Certificate	Share Value	FREE	Leadership	Pride of Ownership
Own What you Do	Goals	Financials	Act like An Owner	Shareholder Meeting
Budget	Teamwork	NCEO	Employee Ownership Month	Payout Schedule Profitability