

B	I	N	G	O
Unit formula	6 Years 100% Vested	Employee Stock Ownership Plan	Share Value	Ownership Culture
Each One Counts	Trust	Retirement Benefit	Allocations	Teamwork
Vested	Contribute to Company's success	FREE	Renter vs Owner	Market Conditions
ESOP Communications Committee	Must be 21 years old to participate in the ESOP	Shareholder Meeting	Own What You Do	SEFF
Succeed as One	Leadership	Employee benefit	Pride of Ownership	ERISA

B	I	N	G	O
Renter vs Owner	Ownership Culture	Contribute to Company's success	Teamwork	ERISA
Shareholder Meeting	Market Conditions	Must be 21 years old to participate in the ESOP	Trust	Allocations
Vested	Share Value	FREE	Pride of Ownership	Each One Counts
Employee Stock Ownership Plan	Retirement Benefit	Succeed as One	ESOP Communications Committee	SEFF
6 Years 100% Vested	Unit formula	Year of service	Employee Owner	Employee benefit

B	I	N	G	O
Renter vs Owner	Each One Counts	SEFF	Employee Owner	Allocations
6 Years 100% Vested	Year of service	Employee Stock Ownership Plan	Vested	ESOP Communications Committee
Trust	Succeed as One	FREE	Own What You Do	Share Value
ERISA	Pride of Ownership	Must be 21 years old to participate in the ESOP	Market Conditions	Contribute to Company's success
Teamwork	Ownership Culture	Employee benefit	Retirement Benefit	Unit formula