

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

B	I	N	G	O
Privately Held	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	SEFF	Pride of Ownership	Each One Counts
Employee Stock Ownership Plan	Renter vs Owner	Succeed as One	ESOP Communications Committee	Retirement Benefit
6 Years 100% Vested	Unit formula	Year of service	Employee Owner	Employee benefit

B	I	N	G	O
Privately Held	Each One Counts	Retirement Benefit	Employee Owner	Allocations
6 Years 100% Vested	Year of service	Employee Stock Ownership Plan	Vested	ESOP Communications Committee
Trust	Succeed as One	SEFF	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	Renter vs Owner	Unit formula