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Vested	Accountability	Eligibility	Shareholder Meeting	Pride in Ownership
ESOP Communications Committee	Valuation	Profitability	Departmental Highlights	Share Value
Trust	Vesting Period	Diversification	Leadership	ESOP Benefits
Own What You Do	Succeed as One	Ownership Culture	Teamwork	Employee Stock Ownership Plan
Pride of Ownership	Employee Ownership Month	ERISA	Retirement Benefit	Fiduciary Responsibility

B	I	N	G	O
Accountability	Ownership Culture	ESOP Communications Committee	Pride of Ownership	Vested
ERISA	Years of service	Vesting Period	Diversification	Shareholder Meeting
Profitability	Eligibility	Departmental Highlights	ESOP Benefits	Leadership
Own What You Do	Fiduciary Responsibility	Employee Stock Ownership Plan	Share Value	Retirement Benefit
Valuation	Teamwork	Trust	Pride in Ownership	Employee Ownership Month

B	I	N	G	O
ERISA	Retirement Benefit	Departmental Highlights	Pride of Ownership	Diversification
Valuation	Vested	Leadership	Ownership Culture	Trust
Teamwork	ESOP Communications Committee	Employee Stock Ownership Plan	Vesting Period	ESOP Contributions
Share Value	Shareholder Meeting	Years of service	Succeed as One	Eligibility
Fiduciary Responsibility	Pride in Ownership	ESOP Benefits	Accountability	Profitability