

|                       |                         |                |                                |                         |
|-----------------------|-------------------------|----------------|--------------------------------|-------------------------|
| <b>B</b>              | <b>I</b>                | <b>N</b>       | <b>G</b>                       | <b>O</b>                |
| Valuation             | Allocation              | Accountability | Employee<br>Ownership<br>Month | Share<br>Value          |
| Plan<br>Administrator | ERISA                   | Teamwork       | QDRO                           | Amendment               |
| Supporting            | Vested                  | Beneficiary    | Profitability                  | Investment<br>Committee |
| TPA                   | Leadership              | Stock          | Ownership<br>Culture           | Retirement<br>Benefit   |
| Succeed<br>as One     | Roll<br>Over<br>Account | Forfeitures    | Fiduciary<br>Responsibility    | Pride in<br>Ownership   |

|                                |                                        |                            |                        |                        |
|--------------------------------|----------------------------------------|----------------------------|------------------------|------------------------|
| <b>B</b>                       | <b>I</b>                               | <b>N</b>                   | <b>G</b>               | <b>O</b>               |
| Leadership                     | Employee<br>Stock<br>Ownership<br>Plan | Departmental<br>Highlights | Distribution           | Profitability          |
| Plan<br>Administrator          | Participant                            | Assets                     | TPA                    | Shareholder<br>Meeting |
| Hours of<br>Service            | Beneficiary                            | Teamwork                   | Amendment              | Vested                 |
| Pride in<br>Ownership          | Investment<br>Committee                | Pride of<br>Ownership      | Own<br>What<br>You Do  | ESOP<br>Benefits       |
| Employee<br>Ownership<br>Month | Retirement                             | Vesting<br>Period          | Statement<br>of Rights | Share<br>Value         |

|                    |                         |                    |                    |                    |
|--------------------|-------------------------|--------------------|--------------------|--------------------|
| <b>B</b>           | <b>I</b>                | <b>N</b>           | <b>G</b>           | <b>O</b>           |
| QDRO               | Stock                   | Beneficiary        | Diversification    | Retirement Benefit |
| Plan Administrator | ESOP Benefits           | Roll Over Account  | Pride of Ownership | Allocation         |
| Hours of Service   | Accountability          | Participant        | ERISA              | Profitability      |
| Valuation          | Departmental Highlights | Years of Sercic    | Volunteering       | Vesting Period     |
| Assets             | Shareholder Meeting     | ESOP Contributions | Amendment          | Vested             |