

B	I	N	G	O
TPA	Accountability	ERISA	Retirement	Ownership Culture
DOL	Supporting	Plan Administrator	Annual Valuation	Profitability
Summary Plan Document	Assets	FREE	Participant Statements	Eligibility
Fiduciary Responsibility	Shareholder Meeting	Hours of Service	Plan Amendment	Stock Value
ESOP Contributions	ESOP	Participant	Beneficiary	Communications Committee

B	I	N	G	O
Participant Statements	Ownership Culture	Assets	Summary Plan Document	Beneficiary
Retirement	Eligibility	Fiduciary Responsibility	Supporting	Annual Valuation
Trust	Participant	FREE	DOL	ERISA
Plan Amendment	Profitability	Plan Administrator	Shareholder Meeting	Communications Committee
Accountability	TPA	Vesting	Diversification	ESOP

B	I	N	G	O
Participant Statements	DOL	Plan Amendment	Diversification	Annual Valuation
Accountability	Vesting	Trust	Communications Committee	Supporting
Distribution	Shareholder Meeting	FREE	Hours of Service	Profitability
Participant	Fiduciary Responsibility	Eligibility	Assets	Stock Value
Beneficiary	Summary Plan Document	Ownership Culture	ERISA	Plan Administrator