

B	I	N	G	O
Trust	5 Years 100% Vested	Employee Ownership Month	Share Value	Payout Schedule
ESOP Benefits	Teamwork	Proud Owner	All as ONE	Succeed as One
Vested	Contribute to Company's success	RW SMITH & Co.	Leadership	Own What You Do
Stock Value	Ownership Culture	Retirement Benefit	Employee Stock Ownership Plan	Pride of Ownership
Departmental Highlights	Shareholder Meeting	ESOP Communications Committee	Year of service	Each One Counts

B	I	N	G	O
Vested	Year of service	All as ONE	Ownership Culture	ESOP Benefits
Share Value	Own What You Do	Employee Ownership Month	Pride of Ownership	Contribute to Company's success
Leadership	5 Years 100% Vested	RW SMITH & Co.	Employee Stock Ownership Plan	Retirement Benefit
Each One Counts	Trust	ESOP Communications Committee	Stock Value	Departmental Highlights
Payout Schedule	Employee benefit	Succeed as One	Proud Owner	Teamwork

B	I	N	G	O
Stock Value	Employee Stock Ownership Plan	Vested	Each One Counts	Share Value
Shareholder Meeting	Succeed as One	Year of service	Ownership Culture	Contribute to Company's success
Retirement Benefit	All as ONE	RW SMITH & Co.	Leadership	Employee Ownership Month
Employee benefit	Payout Schedule	Departmental Highlights	5 Years 100% Vested	Trust
Teamwork	Proud Owner	Own What You Do	Pride of Ownership	ESOP Communications Committee