B	I	N	G	O
Trust	5 Year Vesting Period	Employee Ownership Month	Retirement Benefit	Payout Schedule
ESOP Benefits	Teamwork	Pride of Ownership	Accountability	Succeed as One
Vested	Departmental Highlights	RW SMITH & Co.	Leadership	Own What You Do
Shareholder Meeting	Ownership Culture	Profitability	Employee Stock Ownership Plan	Pride in Ownership
Double value by 2014	Share Value	ESOP Communications Committee	Years of service	ESOP Contributions

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B	I	N	G	O
Vested	Years of service	Accountability	Ownership Culture	ESOP Benefits
Retirement Benefit	Own What You Do	Employee Ownership Month	Pride in Ownership	Departmental Highlights
Leadership	5 Year Vesting Period	RW SMITH & Co.	Employee Stock Ownership Plan	Profitability
ESOP Contributions	Trust	ESOP Communications Committee	Shareholder Meeting	Double value by 2014
Payout Schedule	Fiduciary Responsibility	Succeed as One	Pride of Ownership	Teamwork

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B	I	N	G	O
Shareholder Meeting	Employee Stock Ownership Plan	Vested	ESOP Contributions	Retirement Benefit
Share Value	Succeed as One	Years of service	Ownership Culture	Departmental Highlights
Profitability	Accountability	RW SMITH & Co.	Leadership	Employee Ownership Month
Fiduciary Responsibility	Payout Schedule	Double value by 2014	5 Year Vesting Period	Trust
Teamwork	Pride of Ownership	Own What You Do	Pride in Ownership	ESOP Communications Committee

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