

B	I	N	G	O
Teamwork	5 Year Vesting Period	Employee Stock Ownership Plan	Profitability	Own What You Do
ESOP Communications Committee	Succeed as One	Payout Schedule	Accountability	Shareholder Meeting
Trustee	Board of Directors	RW SMITH	Fully Vested	Independent Appraiser
Share Value	Leadership	Pride in Ownership	Fiduciary Responsibility	Ownership Culture
Departmental Highlights	Retirement Benefit	ESOP Contributions	Years of Service	Employee Ownership Month

B	I	N	G	O
Trustee	Years of Service	Accountability	Leadership	ESOP Communications Committee
Profitability	Independent Appraiser	Employee Stock Ownership Plan	Ownership Culture	Board of Directors
Fully Vested	5 Year Vesting Period	RW SMITH	Fiduciary Responsibility	Pride in Ownership
Employee Ownership Month	Teamwork	ESOP Contributions	Share Value	Departmental Highlights
Own What You Do	Forfeitures	Shareholder Meeting	Payout Schedule	Succeed as One

B	I	N	G	O
Share Value	Fiduciary Responsibility	Trustee	Employee Ownership Month	Profitability
Retirement Benefit	Shareholder Meeting	Years of Service	Leadership	Board of Directors
Pride in Ownership	Accountability	RW SMITH	Fully Vested	Employee Stock Ownership Plan
Forfeitures	Own What You Do	Departmental Highlights	5 Year Vesting Period	Teamwork
Succeed as One	Payout Schedule	Independent Appraiser	Ownership Culture	ESOP Contributions