

B	I	N	G	O
Vested	6 Years 100% Vested	Employee Stock Ownership Plan	Succeed as One	Pride of Ownership
ESOP Communications Committee	Unit formula	Share Value	Contribute to Company's success	Trustee
Year of service	Departmental Highlights	FREE	Must be 21 years old to participate in the ESOP	Own What You Do
Trust	Ownership Culture	Shareholder Meeting	Employee benefit	Retirement Benefit
ESOP Benefits Committee	Teamwork	Each One Counts	plan year jan - dec	Employee Ownership Month

B	I	N	G	O
Year of service	plan year jan - dec	Contribute to Company's success	Ownership Culture	ESOP Communications Committee
Succeed as One	Own What You Do	Employee Stock Ownership Plan	Retirement Benefit	Departmental Highlights
Must be 21 years old to participate in the ESOP	6 Years 100% Vested	FREE	Employee benefit	Shareholder Meeting
Employee Ownership Month	Vested	Each One Counts	Trust	ESOP Benefits Committee
Pride of Ownership	Leadership	Trustee	Share Value	Unit formula

B	I	N	G	O
Trust	Employee benefit	Year of service	Employee Ownership Month	Succeed as One
Teamwork	Trustee	plan year jan - dec	Ownership Culture	Departmental Highlights
Shareholder Meeting	Contribute to Company's success	FREE	Must be 21 years old to participate in the ESOP	Employee Stock Ownership Plan
Leadership	Pride of Ownership	ESOP Benefits Committee	6 Years 100% Vested	Vested
Unit formula	Share Value	Own What You Do	Retirement Benefit	Each One Counts