

E	S	O	P	3
Trust	6 Years 100% Vested	Employee Ownership Month	Retirement Benefit	Must be 18 years old to participate in the ESOP
ESOP Communications Committee	Teamwork	Ownership Culture	Co-Owner	Succeed as One
Vested	Contribute to Company's success	FREE	Future Share Value	How to Get Shares
Shareholder Meeting	Leadership	Pride of Ownership	Employee Stock Ownership Plan	Own What You Do
ESOP Benefits Committee	Share Value	ESOP Cost to YOU	Year of service	Each One Counts

E	S	O	P	3
Vested	Year of service	Co-Owner	Leadership	ESOP Communications Committee
Retirement Benefit	How to Get Shares	Employee Ownership Month	Own What You Do	Contribute to Company's success
Future Share Value	6 Years 100% Vested	FREE	Employee Stock Ownership Plan	Pride of Ownership
Each One Counts	Trust	ESOP Cost to YOU	Shareholder Meeting	ESOP Benefits Committee
Must be 18 years old to participate in the ESOP	Employee benefit	Succeed as One	Ownership Culture	Teamwork

E	S	O	P	3
Shareholder Meeting	Employee Stock Ownership Plan	Vested	Each One Counts	Retirement Benefit
Share Value	Succeed as One	Year of service	Leadership	Contribute to Company's success
Pride of Ownership	Co-Owner	FREE	Future Share Value	Employee Ownership Month
Employee benefit	Must be 18 years old to participate in the ESOP	ESOP Benefits Committee	6 Years 100% Vested	Trust
Teamwork	Ownership Culture	How to Get Shares	Own What You Do	ESOP Cost to YOU