

O	W	N	E	R
Trustees	"Give to Get"	EOCT	Sample Plan Document	Leveraged ESOP Transaction
Core Values	Teamwork	Privately held	\$100	Salary Deferral to 401k
Stock Value	Valuation appraisal	FREE-SOP	100% Employee Owned	ESOP Participants
ESOP Trust	Stock Match	Grow Stock Value	ESOP	Ownership Culture
ERISA	Board of Directors	Repurchase Obligation Studies	We The Owners	December 31 2008

O	W	N	E	R
Valuation appraisal	\$100	Sample Plan Document	Core Values	Privately held
EOCT	We The Owners	Leveraged ESOP Transaction	Board of Directors	Salary Deferral to 401k
ESOP Trust	100% Employee Owned	FREE-SOP	ESOP Participants	"Give to Get"
ESOP	Repurchase Obligation Studies	Trustees	December 31 2008	Stock Match
Grow Stock Value	Ownership Culture	Stock Value	Teamwork	ERISA

O	W	N	E	R
Board of Directors	Repurchase Obligation Studies	\$100	Ownership Culture	100% Employee Owned
Trustees	ESOP Trust	Grow Stock Value	Teamwork	Leveraged ESOP Transaction
Stock Value	December 31 2008	FREE-SOP	Stock Match	ESOP
Valuation appraisal	Salary Deferral to 401k	Sample Plan Document	We The Owners	EOCT
ESOP Participants	"Give to Get"	Privately held	Core Values	ERISA