

|                       |                   |             |                   |                          |
|-----------------------|-------------------|-------------|-------------------|--------------------------|
| <b>B</b>              | <b>I</b>          | <b>N</b>    | <b>G</b>          | <b>O</b>                 |
| The Code              | Acquisition Loan  | ERISA       | Participant       | Forfeitures              |
| Credited Service      | Stages of Vesting | Note        | Approved Absence  | SPD                      |
| Trustee               | Company Stock     | <b>FREE</b> | Normal Retirement | ESOP Compensation        |
| Contributions         | ESOT              | Plan Year   | Fiduciaries       | Other Investment Account |
| Qualified Participant | ESOP Beneficiary  | ESOP        | January 1 2014    | Company's BOD            |

|                   |                   |                       |                         |                          |
|-------------------|-------------------|-----------------------|-------------------------|--------------------------|
| <b>B</b>          | <b>I</b>          | <b>N</b>              | <b>G</b>                | <b>O</b>                 |
| Normal Retirement | Forfeitures       | Company Stock         | SPD                     | Company's BOD            |
| Plan Year         | ESOP Compensation | ESOT                  | Stages of Vesting       | Approved Absence         |
| Trustee           | Participant       | <b>FREE</b>           | January 1 2014          | Credited Service         |
| ERISA             | Note              | Qualified Participant | Contributions           | Other Investment Account |
| Acquisition Loan  | The Code          | Vesting               | Date of Initial Service | ESOP                     |

|                   |                       |                          |                         |                  |
|-------------------|-----------------------|--------------------------|-------------------------|------------------|
| <b>B</b>          | <b>I</b>              | <b>N</b>                 | <b>G</b>                | <b>O</b>         |
| Normal Retirement | Credited Service      | Other Investment Account | Date of Initial Service | Approved Absence |
| Acquisition Loan  | Vesting               | ERISA                    | Trustee                 | Contributions    |
| Stages of Vesting | Qualified Participant | <b>FREE</b>              | Fiduciaries             | Participant      |
| Company's BOD     | January 1 2014        | ESOT                     | ESOP Compensation       | Company Stock    |
| SPD               | Forfeitures           | ESOP                     | Note                    | The Code         |