

B	I	N	G	O
Teamwork	"Sweat" Equity	Diversification	Pride of Ownership	Legendary Customer Service
Collaboration	Share Value	Make Money!!	100% Employee Owned	Planning for the Future
Sell Excellence!!	Vested	FREE	401K	Employee Stock Ownership Plan
Agility	Have Fun!!	Respect	Innovative Ideas	Retirement Benefits
ESOP Valuation	MFA Family	ESOP Trust	6 Years = 100% Vested	Ownership Culture

B	I	N	G	O
Vested	Respect	Planning for the Future	Ownership Culture	Retirement Benefits
401K	Agility	Legendary Customer Service	Collaboration	MFA Family
100% Employee Owned	Employee Ownership Month	FREE	"Sweat" Equity	Innovative Ideas
Teamwork	6 Years = 100% Vested	Years of Service	Pride of Ownership	Make Money!!
Diversification	Employee Stock Ownership Plan	Have Fun!!	ESOP Valuation	Share Value

B	I	N	G	O
Collaboration	Retirement Benefits	Have Fun!!	Pride of Ownership	"Sweat" Equity
Vested	Planning for the Future	Diversification	Agility	MFA Family
Employee Stock Ownership Plan	Employee Ownership Month	FREE	401K	100% Employee Owned
6 Years = 100% Vested	Sell Excellence!!	Legendary Customer Service	ESOP Trust	Ownership Culture
Share Value	Teamwork	Innovative Ideas	ESOP Valuation	Contribute to