

B	I	N	G	O
Unit formula	6 Years 100% Vested	Employee Ownership Month	Shareholder Meeting	Own What You Do
ESOP Communications Committee	Trust	Pride of Ownership	Contribute to Company's success	Share Value
Teamwork	Vested	FREE	Departmental Highlights	Leadership
Must be 21 years old to participate in the ESOP	Succeed as One	One unit for every \$10 000	Employee benefit	Ownership Culture
Employee Stock Ownership Plan	ESOP Benefits Committee	Retirement Benefit	Year of service	Each One Counts

B	I	N	G	O
Vested	Contribute to Company's success	Shareholder Meeting	ESOP Communications Committee	Pride of Ownership
Employee Ownership Month	Year of service	Own What You Do	ESOP Benefits Committee	Share Value
Must be 21 years old to participate in the ESOP	Departmental Highlights	FREE	Leadership	6 Years 100% Vested
Employee benefit	Retirement Benefit	Unit formula	Each One Counts	Succeed as One
One unit for every \$10 000	Ownership Culture	Teamwork	Trust	Employee Stock Ownership Plan

B	I	N	G	O
ESOP Benefits Committee	Retirement Benefit	Contribute to Company's success	Ownership Culture	Departmental Highlights
Unit formula	Must be 21 years old to participate in the ESOP	One unit for every \$10 000	Trust	Own What You Do
Teamwork	Each One Counts	FREE	Succeed as One	Employee benefit
Vested	Share Value	Shareholder Meeting	Year of service	Employee Ownership Month
Leadership	6 Years 100% Vested	Pride of Ownership	ESOP Communications Committee	Employee Stock Ownership Plan