

E	S	O	P	3
Trustee	6 Years 100% Vested	Employee Stock Ownership Plan	SPD	Own What You Do
ESOP Cost to YOU	Teamwork	Ownership Culture	Contribute to Company's success	Retirement Benefit
Stock Price	Vested	FREE	ERISA	How to Get Shares
Leadership	Share Value	Must be 18 years old to participate in the ESOP	Entry Date	Owner
Employee benefit	ESOP Communications Committee	Pride of Ownership	Year of service	Employee Ownership Month

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Vested	Contribute to Company's success	SPD	ESOP Cost to YOU	Ownership Culture
Employee Stock Ownership Plan	Year of service	Own What You Do	ESOP Communications Committee	Retirement Benefit
Leadership	ERISA	FREE	How to Get Shares	6 Years 100% Vested
Entry Date	Pride of Ownership	Trustee	Employee Ownership Month	Share Value
Must be 18 years old to participate in the ESOP	Owner	Stock Price	Teamwork	Employee benefit

E	S	O	P	3
ESOP Communications Committee	Pride of Ownership	Contribute to Company's success	Owner	ERISA
Trustee	Leadership	Must be 18 years old to participate in the ESOP	Teamwork	Own What You Do
Stock Price	Employee Ownership Month	FREE	Share Value	Entry Date
Vested	Retirement Benefit	SPD	Year of service	Employee Stock Ownership Plan
How to Get Shares	6 Years 100% Vested	Ownership Culture	ESOP Cost to YOU	Employee benefit