

E	S	O	P	3
Trustee	100% Vested	Employee Ownership Month	SPD	Own What You Do
ESOP Communications Committee	Teamwork	Ownership Culture	1000 hours of service	Retirement Benefit
Stock Reveal	Vested	FREE	Contribute to Company's success	Entry Date
How to Get Shares	Stock Price	Must be 18 years old to participate in the ESOP	Employee benefit	Owner
Employee Stock Ownership Plan	ERISA	Pride of Ownership	Year of service	ESOP Cost to YOU

E	S	O	P	3
Vested	1000 hours of service	SPD	ESOP Communications Committee	Ownership Culture
Employee Ownership Month	Year of service	Own What You Do	ERISA	Retirement Benefit
How to Get Shares	Contribute to Company's success	FREE	Entry Date	100% Vested
Employee benefit	Pride of Ownership	Trustee	ESOP Cost to YOU	Stock Price
Must be 18 years old to participate in the ESOP	Owner	Stock Reveal	Teamwork	Employee Stock Ownership Plan

E	S	O	P	3
ERISA	Pride of Ownership	1000 hours of service	Owner	Contribute to Company's success
Trustee	How to Get Shares	Must be 18 years old to participate in the ESOP	Teamwork	Own What You Do
Stock Reveal	ESOP Cost to YOU	FREE	Stock Price	Employee benefit
Vested	Retirement Benefit	SPD	Year of service	Employee Ownership Month
Entry Date	100% Vested	Ownership Culture	ESOP Communications Committee	Employee Stock Ownership Plan