

B	I	N	G	O
Trustee	6 Years 100% Vested	Each Employee Counts	Share Value	Own What You Do
EEC Established in 2001	Trust	Pride of Ownership	Automatic Enrollment	Teamwork
Vested	Contribute to Company's success	(FREE)	Employee benefit	Leadership
Succeed as One	Must be 21 years old to participate in the ESOP	Retirement Benefit	Employee Ownership Month	Ownership Culture
Departmental Highlights	Shareholder Meeting	ESOP Communications Committee	Year of service	ESOP Fiduciary

B	I	N	G	O
Vested	Year of service	Automatic Enrollment	Must be 21 years old to participate in the ESOP	EEC Established in 2001
Share Value	Leadership	Each Employee Counts	Ownership Culture	Contribute to Company's success
Employee benefit	6 Years 100% Vested	(FREE)	Employee Ownership Month	Retirement Benefit
ESOP Fiduciary	Trustee	ESOP Communications Committee	Succeed as One	Departmental Highlights
Own What You Do	Employee Stock Ownership Plan	Teamwork	Pride of Ownership	Trust

B	I	N	G	O
Succeed as One	Employee Ownership Month	Vested	ESOP Fiduciary	Share Value
Shareholder Meeting	Teamwork	Year of service	Must be 21 years old to participate in the ESOP	Contribute to Company's success
Retirement Benefit	Automatic Enrollment	(FREE)	Employee benefit	Each Employee Counts
Employee Stock Ownership Plan	Own What You Do	Departmental Highlights	6 Years 100% Vested	Trustee
Trust	Pride of Ownership	Leadership	Ownership Culture	ESOP Communications Committee