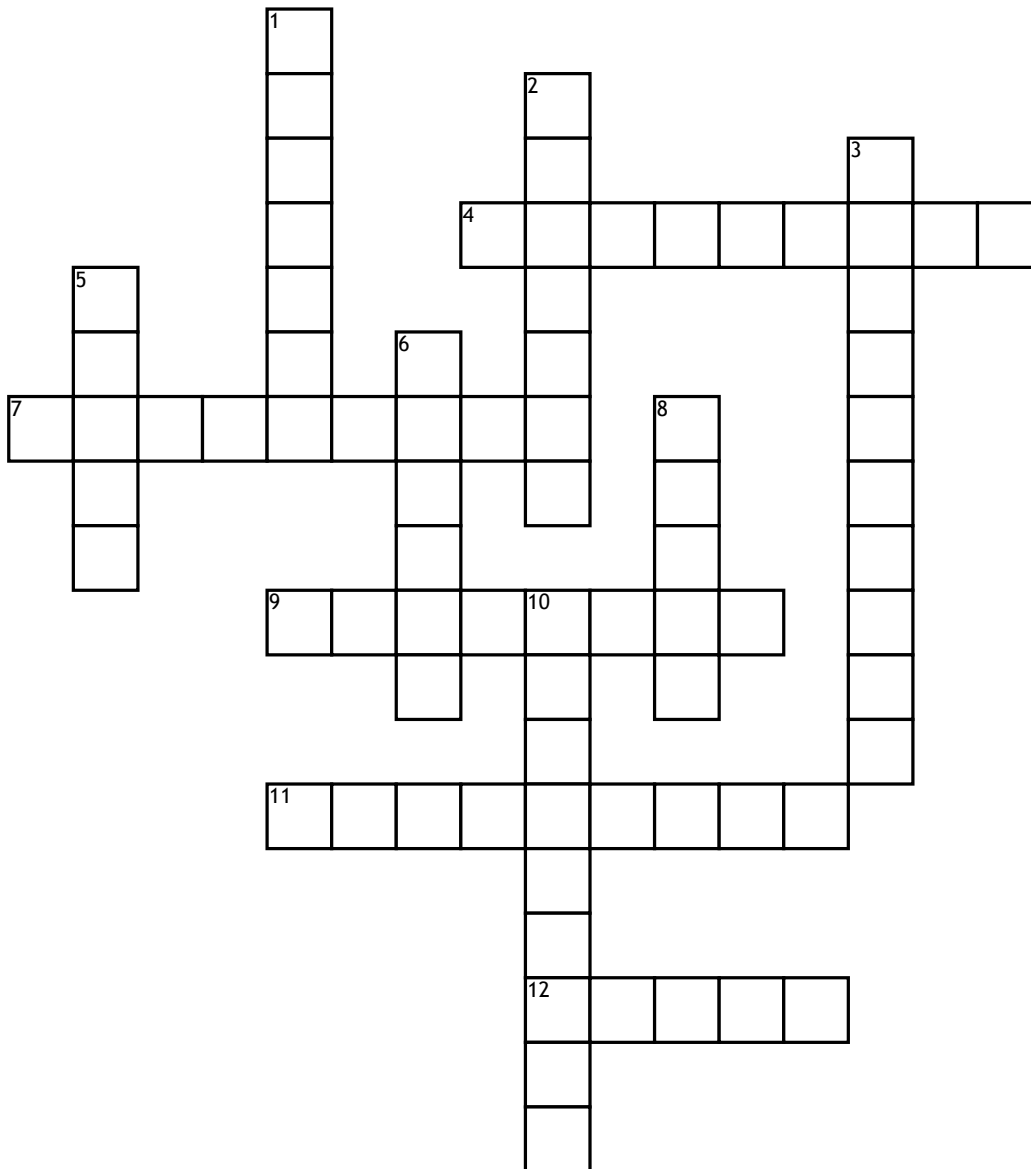


ESOP CROSSWORD



Across

4. A document that reflects the amount of stock you have.

7. At what age can you diversify your stock (if you have at least 10 years in the plan?)

9. Where is the best place to find information about our ESOP?

11. ESOP Stands for Employee _____ Plan.

12. This year, our _____ value is \$1,237 per share.

Down

1. In what month do employees enter the Plan each year?

2. Which month is Employee Ownership Month?

3. ESOP, Roth, 401(k) are all _____ accounts.

5. The feeling many employees get from being "owners"

6. What percent vested are you after 6 years?

8. Employees become 100% vested after how many years in the plan?

10. The act of determining the value of company stock. (Performed by an independent valuation firm)