

ESOP UPDATE

Information about your Employee Stock Ownership Plan (ESOP)

With an ESOP, do you get something for nothing?

Sometimes an ESOP can seem too good to be true. In life, we often don't get something for nothing. So, at an ESOP company, do you? Well, yes. And no. While you normally don't pay anything to receive your benefit, there are responsibilities you have as an employee owner.

What do you get at an ESOP company?

- Stable company ownership
- Share in the value that your business generates over time
- More retirement savings on average than employees at non-ESOP companies
- Receive a benefit that you DO NOT pay for out of pocket
- Work alongside employees who care about your success
- Your daily work matters and directly contributes to the value of your account
- Be a part of a company that is more likely to fair better during economic downturns



What do you need to give at an ESOP company?



- Help your co-workers succeed
- Suggest ideas that improve the company
- Think about the long-term effects of your actions
- Provide great customer service
- Work efficiently
- Maintain your company's great reputation