

ESOP UPDATE

Information about your Employee Stock Ownership Plan (ESOP)

See the power of your daily work

If you've ever thought your daily work is not really important, think again. In a company with an Employee Stock Ownership Plan (ESOP), this kind of perspective — feeling like you can't make a difference— can limit the growth of our company and in turn can limit your ESOP retirement value. There is no question that your job actions are intended to be part of our company's plan to grow stock value. Understandably when you are in the midst of a busy day, it can be easy to lose sight of your work's role in the overall strategy of success. That's not good for you or our company.



Below are just a few of the day-to-day job-level actions that are the essential building blocks for growing company value. If you're doing these things, your work matters.

- **Provide great customer service.** All employees have an impact on the experience our clients and customers enjoy, thereby affecting the future value of your ESOP account. Even employees who don't come into direct contact with the customer can affect the company's reputation and the quality of your product or service. These factors influence our company's ability to grow which can impact the value of the stock in your ESOP.
- **Inspire your co-workers.** Help your co-workers to adopt an ownership mindset and understand the importance of their work. Encouragement from your peers can make all the difference in retaining great people and meeting business goals. This can grow ESOP value.
- **Work safely.** Safe work practices matter for everyone. If our business puts an emphasis on following safety procedures and avoiding accidents, it's likely that a great safety record is important to protecting the value you have in your ESOP.
- **Make good use of your time.** Small changes can add up. For example if a group of thirty employees is able to make better use of just twenty minutes a day, it can add up to savings worth an entire new full-time person in a year. When a company can demonstrate that it can do more work with the same number of people, it can have a positive impact on the value of the stock in your ESOP.