

ESOP UPDATE

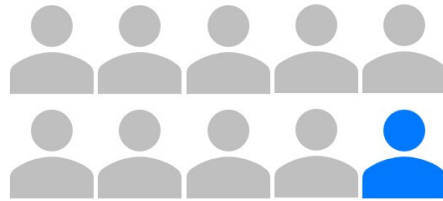
Information about your Employee Stock Ownership Plan (ESOP)

What's the advantage of an ESOP?

An opportunity to build wealth

A small fraction of American workers have a chance to own stock in the company that employs them.

Employee ownership makes your company very unique. Workers who have an Employee Stock Ownership Plan (ESOP) are likely to have 2.2 times as much in retirement savings compared to employees in firms that do not share ownership with employees.



Only 1 in 10 Americans are employee owners



You don't pay for it

Most of us find it hard to save for the future even though we know it is important. In most employee-owned firms, the ESOP benefit is 100% paid for by your employer. This means that employee ownership can be a nice addition to long-term financial security for you and your family.

Employee ownership can sustain stability

National studies find that companies with employee ownership tend to be more stable than traditionally owned businesses, even in tough times. And, if your ESOP was a way for a shareholder to sell, it is generally less disruptive than any other type of ownership transition. This kind of stability is good for customers and good for your long-term job security.