

# ESOP UPDATE

*Information about your Employee Stock Ownership Plan (ESOP)*

## Does ownership thinking matter?

Would you wash this rental car before returning it? Most of us would not. If you actually owned the car in this photo, however, you would probably take the extra steps to care for it.



Ownership can provide a reason to see beyond the task at hand to the big picture results of our actions. It can challenge us to think beyond the ordinary. This kind of ownership thinking can be a competitive advantage for companies with an Employee Stock Ownership Plan (ESOP). But this is only possible if employees choose to think and act like owners in their everyday work.

Studies suggest that ESOP-owned companies tend to grow faster than comparable conventional companies. As a participant in an ESOP, you have an opportunity to have an impact on your ESOP value in the work that you do each day. When we take care of our customers, company resources, and our business — we are also taking care of our future savings. We are growing and protecting future value in our ESOP.

The stock value you see in the Company Stock Account portion of your ESOP statement can increase or decrease in value. It is based on an independent appraisal each year. The appraisal is directly impacted by your company meeting or exceeding business goals.

Each employee has an opportunity to take actions that influence factors like company image, quality, service, controlling costs, safe work practices, and the use of time at work. Individual employee choices are the building blocks of your company's current and future success. Employees at all levels of a company influence factors that will affect ESOP value over the long term.