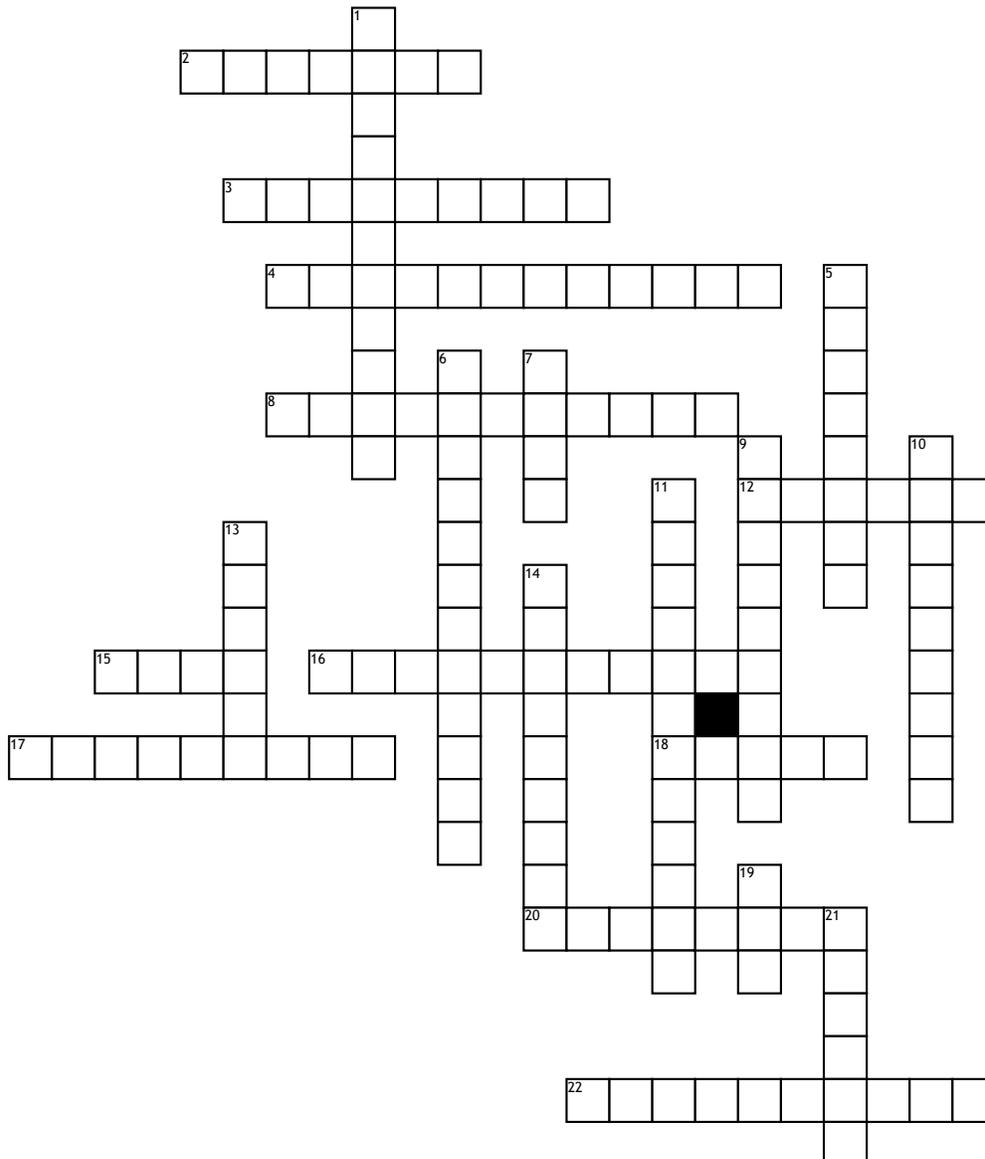


ESOP



Across

- 2. Employees earn an increasing right to their shares each year though _____
- 3. Income minus expenses equal _____
- 4. There are approximately 10,000 ESOP's in the _____
- 8. How many hours must an employee work to be eligible to participate in the ESOP _____
- 12. Represented on balance sheet as what CFB owns _____
- 15. The last word in ESOP _____
- 16. Shares are released for distribution into an employee's account when what is made _____

17. Employees must be what age to enter the ESOP _____

- 18. CFB is what type of corporation? _____
- 20. Bank uses these to fund loans _____
- 22. A ratio that determines "how much it costs to earn a \$1" _____

Down

- 1. _____ on the balance sheet are what CFB owes _____
- 5. Each of us can impact CFB's performance by reducing _____
- 6. How many shares did CFB purchase for the ESOP _____
- 7. The two months in which employees can enter the ESOP are January and _____

9. The process of determining CFB's fair market value _____

- 10. A document that reflects the amount of stock you have _____
- 11. Allocation of shares to your individual account is based on eligible employee _____
- 13. Typically, _____ shares are released each year for distribution into employee's accounts _____
- 14. CFB's ESOP is a _____ retirement plan _____
- 19. Employees become 100% vested in their ESOP after how many years in the plan _____
- 21. The ESOP purchased 14.3% of the bank's _____ in December 2014 _____