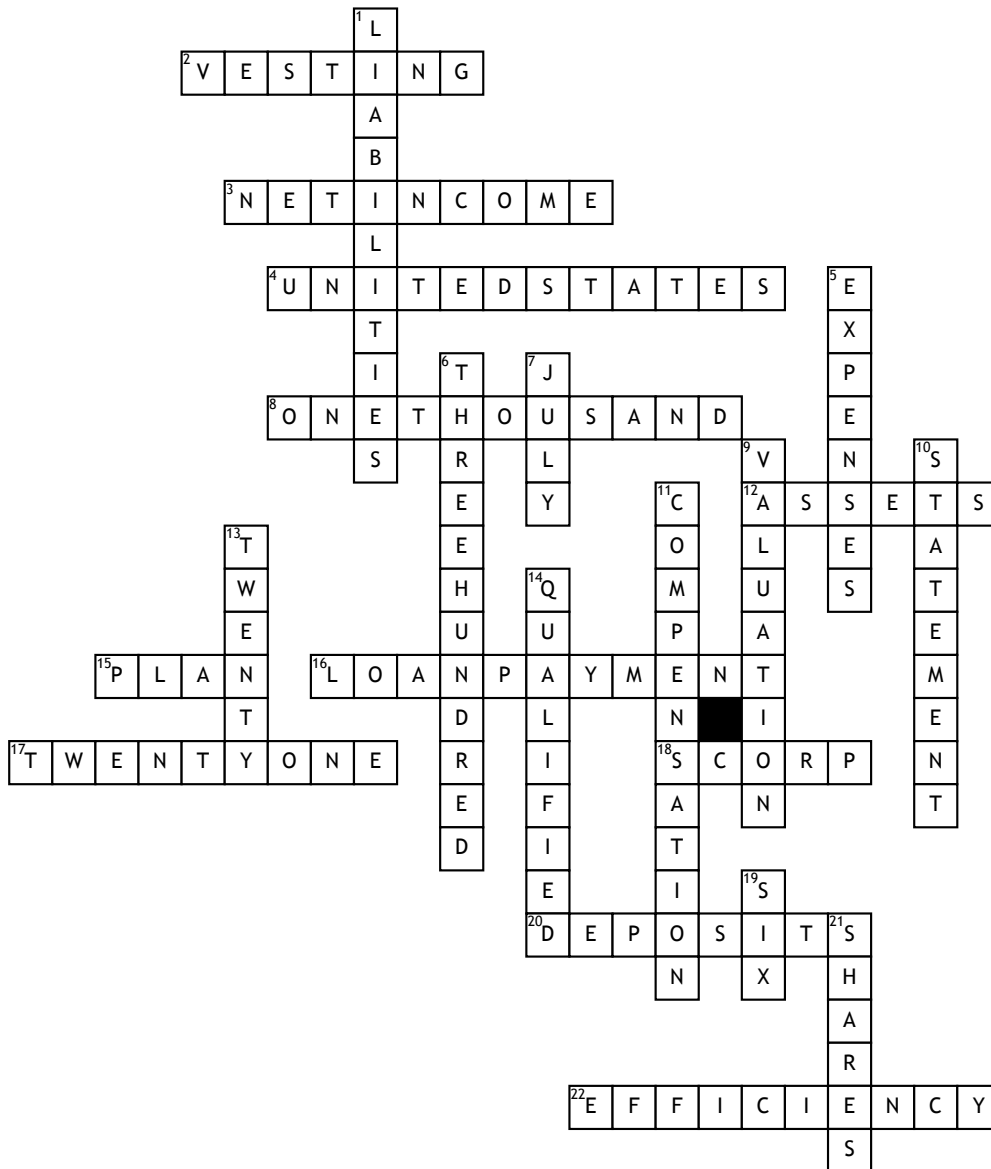


Name: _____

Date: _____

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