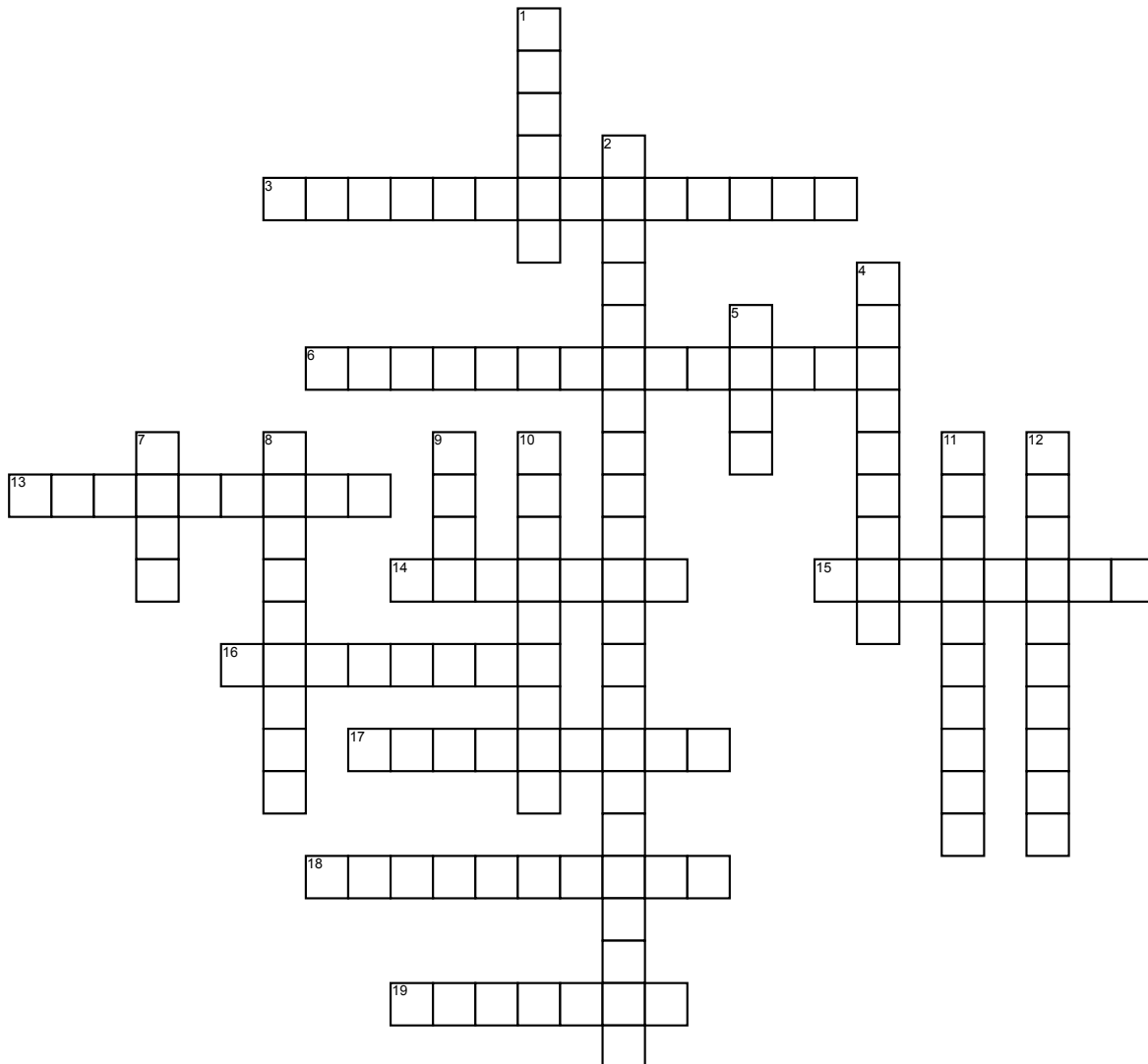


Name: _____

RiverWood Bank Employee-Owners: Know Your ESOP



Across

3. Who shares in the future success of RiverWood Bank?

6. How are you rewarded?

13. An ESOP is a _____ retirement plan like a 401(k) plan.

14. An advantage in addition to your salary?

15. Employee-owners acting together

16. Month allocations occur?

17. Age of Eligibility

18. Committed to our customers at all time.

19. Who holds the stock?

Down

1. You have earned the right to a portion if the full amount of your ESOP account upon termination of employment. You are 100% ----- in your account when you have completed 6 years of service upon death, disability or retirement.

2. Who acts as your liaison between management and staff on employee ownership issues?

4. What is RiverWood Bank's greatest resource?

5. Employee stock ownership plan

7. What does the "P" stand for in ESOP?

8. Hard-working with perseverance.

9. Employee Contributions

10. Honest and upfront in every situation.

11. Empowering employee-owners to exceed customer expectations.

12. Open to and leading change.