Edition 5, Volume 3, 2026

UNDERCOVER



Bowles MATTRESS CO.
MADE IN INDIANA SINCE 1975

Quick Links:

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PRESIDENT'S Perspective

JOHN RAMBURGER | President of Integrated Operations

Momentum in Motion: Turning Internal Strength into Shared Progress

To Our Valued Employees, Families, Retail Partners, and Community,

In our previous newsletter, we spoke about navigating market noise by focusing on what we can control: strengthening our standard operating procedures, refining our systems, and taking a deliberate, balanced approach to external pressures.

Because our team leaned into those internal disciplines, we enter this next season not just holding the line but actively moving forward with clear momentum.

When you stabilize the foundation, you create the freedom to build. Over the past quarter, that internal work has begun paying visible dividends across our manufacturing operations, our retail floors, and our partner network.



Execution on the Floor: Quality Control & Smart Inventory Management

Optimizing our business systems is ultimately about elevating product integrity and reliability. Across our manufacturing facility, we have translated our updated Standard Operating Procedures into elevated shop-floor execution and smarter material controls.

By strengthening our daily operations, we are making progress across key areas:

- **Robust Quality Assurance:** We have incorporated more rigorous processes and quality checks at every stage of production to ensure top-notch quality, durability, and handcrafted excellence in everything we make.
- **Intelligent Inventory Management:** We modified our inventory practices and system algorithms to maintain balanced stock levels, ensuring we are prepared for both the peaks and valleys of seasonal sales demand and promotional cycles.
- **Dependable Craftsmanship:** Safety, precision, and product integrity remain our highest priority. Every mattress rolling off our assembly line represents the proud, uncompromised work of a dedicated team.

Building strength from within wasn't a one-time project—it is our ongoing operational standard.

President's Perspective — continued

Retail & Partner Integration: Delivering Value Beyond the Product

Operational discipline in manufacturing directly empowers our Mattress Specialists in our retail showrooms and our network of independent retail partners.

As we continue to refine our processes across the board, **our factory direct stores continue to achieve steady quarter-over-quarter growth**. This ongoing performance is a direct reflection of our retail team's dedication and the increasing trust of our local communities.

When our back-end operations and inventory models are predictable and agile, our front-line teams can focus on what they do best: serving our customers and helping families discover the life-changing benefits of proper sleep health.

We know that trust is earned every day. By maintaining dependable delivery schedules, transparent communication, and uncompromised product value, we are ensuring that our retail partners have the stable support they need to win in their local markets.

"When you stabilize the foundation, you create the freedom to build."

Looking Ahead: Growing Stronger, Together

Growth is not just about size; it is about resilience, continuous improvement, and deep-rooted relationships. Whether you are crafting bedding on our plant floor, guiding a customer in our showrooms, managing logistics, or supporting our brand from home, your efforts are the engine behind our progress.

We remain deeply grateful for the trust of our retail partners, vendor networks, and loyal consumers. Together, we have turned a challenging economic period into a springboard for long-term operational health and shared success.

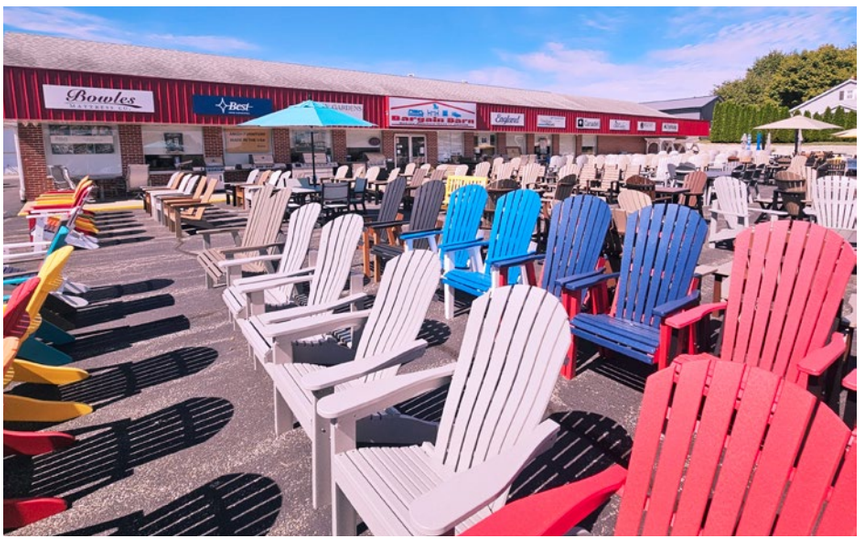
Thank you for your continued dedication, partnership, and confidence in our vision.

Here's to your health and great sleep,

John

RETAILER SPOTLIGHT



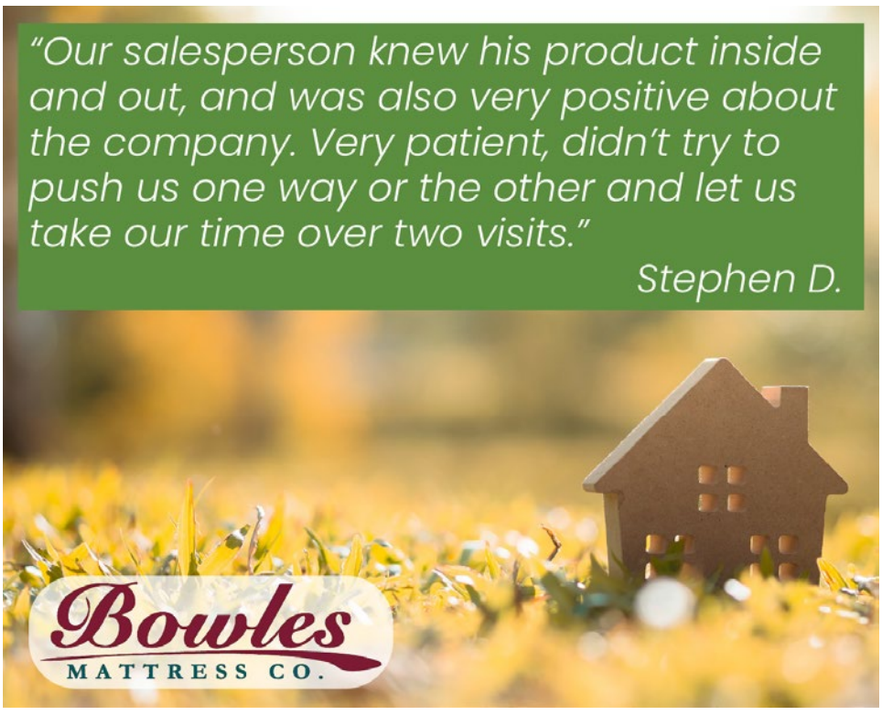


This quarter, we're proud to spotlight **Bargain Barn Furniture** in Ferdinand, Indiana, one of Bowles Mattress Company's longest-standing retail partners. Established in 1984, this family-owned and operated business has grown into a full-service furniture store serving Ferdinand and communities throughout Southern Indiana.

For more than 40 years, **Bargain Barn** has built its reputation on quality home furnishings at affordable prices, with an emphasis on locally produced and American-made products. That commitment reflects the values we share at Bowles: quality craftsmanship, lasting comfort, and exceptional value.

Customer reviews also highlight the friendly, knowledgeable staff and relaxed, no-pressure atmosphere. Shoppers appreciate having time to browse and helpful guidance when they need it.

We sincerely appreciate **Bargain Barn's** many years of partnership, continued confidence in Bowles mattresses, and dedication to the customers and community they serve.



Share Our Social Media Posts

A customer's own words can say so much. This featured post highlights the knowledgeable, patient service that helps shoppers feel comfortable and confident in their choice.

Retail partners, share this and other Bowles posts on your social media pages to start a conversation about the comfort and personal service customers can find in your store.

Ready-to-share images are available in the Dealer Section of our website. Add a few words of your own and invite your followers to stop in and experience Bowles for themselves!

Voice of the Customer

Comfort worth sharing

What keeps someone coming back to Bowles? Sometimes it's a helpful conversation in the showroom. Sometimes it's a mattress that has provided comfortable sleep for more than 15 years. And sometimes, that experience leads them back to help the next generation find a mattress of their own.

We've been encouraging guests at our Bowles Mattress stores to share their experiences on Google. These recent reviews offer a glimpse of what matters to them: knowledgeable guidance, locally made quality, and comfort they're happy to recommend to friends and family.

For our employees and retail partners, those words are a welcome reminder that the care put into making a mattress and helping someone choose it can leave a lasting impression. For anyone considering Bowles, they offer something equally valuable—the experiences of people already sleeping on one.

Thank you to everyone who has taken a moment to share a review. We appreciate the opportunity to earn your trust, whether you're choosing your first Bowles mattress or returning after many years.

Bowles Mattress Jeffersonville — Carol Luckert — ★★★★★
We had Bowles mattresses in our early married years and we continue with Bowles in our later years! We find our new mattress extremely comfortable. Glad we choose them again.

Reply: Thank you for letting Bowles be part of your life's journey! We're so glad you chose us again and are enjoying your new mattress.

Bowles Mattress Jeffersonville — Gloria — ★★★★★
Salesperson was very informative. Beds are superb. Definitely recommend.

Reply: Thank you for the wonderful review! We're glad our Jeffersonville team was helpful and that you loved the beds. We truly appreciate your recommendation!

Bowles Mattress Stony Brook — sonja de Vries —★★★★★
Love buying locally made and it's such a great quality that I still have the mattress I bought over 15 years ago! Will be going back for one for my granddaughter!

Reply: Thank you so much! We're glad your Bowles mattress has served you so well, and we'd love to help your granddaughter find one, too.

Bowles Mattress Jeffersonville — Jennie McGee — ★★★★★
From the showroom experience to the quality of the mattress, this was an outstanding experience. I have already recommended Bowles to friends and family and will continue to do so.

Reply: Thank you so much for your kind words and for recommending Bowles to your friends and family! We're delighted that you had such a positive experience—from your visit to our showroom to your new mattress. We truly appreciate your trust and support!

Bowles Mattress St. Matthews — Heather Butler —★★★★★
The woman working here was very knowledgeable and gave great advice. I trust her judgment and recommendations.

Reply: Thank you for the wonderful review! We're so glad Donna provided knowledgeable advice and recommendations you could trust. We truly appreciate your confidence in her and in Bowles!

Bowles Mattress Jeffersonville — Timothy Bindner — ★★★★★
Rating only; no written review.
Reply: Thank you!

Bowles MATTRESS CO.

MANUFACTURING &
Craftsmanship

by Justin Lemonds
Vice President of Operations

A Craftsman's Approach

The Standard Is in the Work

Some of the best lessons from a mattress shop floor are simple. They stay with us because years of work have proven them. George Bowles often said, **"I don't mind you using my name on these mattresses, as long as they're something I can be proud of."** That set a clear standard. If the Bowles name was going on the mattress, the people building it had to be proud of what it represented.

Mike O'Brien retired after 45 years at Bowles and remains the longest-tenured employee in company history. He often repeated a simple shop-floor saying: **"If it ain't tight, it ain't right."** Mike was talking about the mattress panel. Getting it taut from the outset helps it remain smooth and hold up better over time. A loose panel has more room to move and stretch during use, which can cause it to show wear sooner.



"Craftsmanship is built on the decisions that often go unnoticed when made correctly."

Craftsmanship is built on the decisions that often go unnoticed when made correctly. Panels are centered, materials are positioned as designed and each operation prepares the mattress for the person working on it next. Those details affect how the finished mattress looks, feels and holds up over time.

Craftsmanship does not mean working slowly. It means doing the best you can as efficiently as you can, not the other way around. If we don't have time to do it right the first time, we surely don't have time to rework it. True efficiency is not measured only by how quickly a product moves forward, but also by how well it is built.

Good products continue to improve this way. We pay attention to what we see on the shop floor, through inspections and over years of service. When experience shows us a better way, we build that lesson into the product and the process. Quality cannot be added during final inspection. It begins with product design and continues through every material, decision and handoff on the shop floor. Every mattress we make is built to order for someone. They may never see those decisions, but they will sleep on the result.

Sleep well,

Justin

by James Perkins
Sales Execution & Training Leader

How Bowles Mattresses Are Built for Comfort and Support

When you lie down on a mattress, you feel the cushioning near the surface and the support beneath it. How the mattress feels depends on how those layers work together. Two Bowles models offer a good example of why a single number on a spec sheet tells only part of the story.

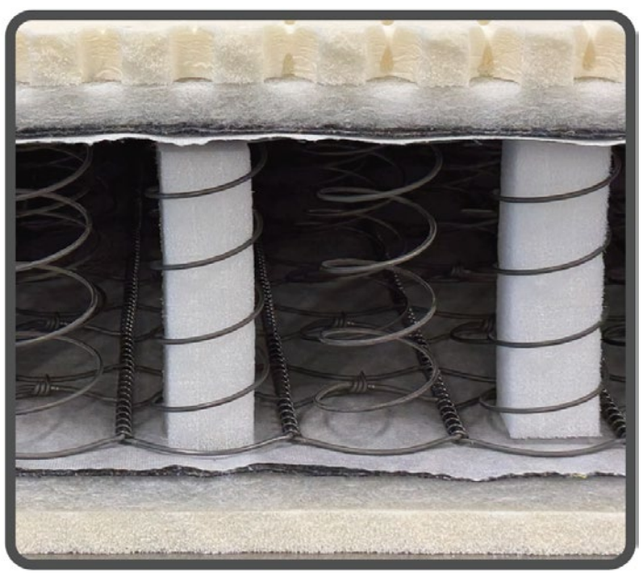
Coil Systems: More Than a Count

Coil count tells you how many springs are in a mattress, but it doesn't tell you how firm the mattress will feel. How much a spring gives under your weight depends on the thickness of its wire, its shape, and the number of turns in the coil.

Consider two queen-size Bowles mattresses. The Hybrid II Serene® has 1,130 coils in its 8-inch Quantum Edge Combi-Zone system. The coils are arranged in zones, so some areas give more easily under pressure while others feel firmer. The HD Plush II has 450 offset coils made with heavier, 12.5-gauge wire. That thicker wire helps the coils resist compression.



Hybrid II Serene®
1,130 Coils in Queen Size



HD Plush II
450 Coils in Queen Size

Foam: Density and Firmness

Above the coils, the foam layers provide cushioning. Firmness tells you how easily the foam gives when you press on it. Density tells you how much material is packed into the same amount of space. Two foams can feel equally soft, but when you compare foams of the same type, the denser one generally holds its shape and cushioning longer.

The Foundation and Pillow: Completing the System

The mattress supports the sleeper, and the foundation supports the mattress. A flat foundation provides a stable surface beneath it. A compatible adjustable base also lets you change your sleeping position. The pillow completes the system: as your shoulders settle into the mattress, the pillow should fill the space beneath your head without tipping it up or letting it drop.

When you try a mattress, lie in your usual sleeping position with a pillow that fits. Ask your sales associate to walk you through the differences between models so you can find the combination of cushioning and support that feels right for you.

Bowles MATTRESS CO.

HR FOCUS

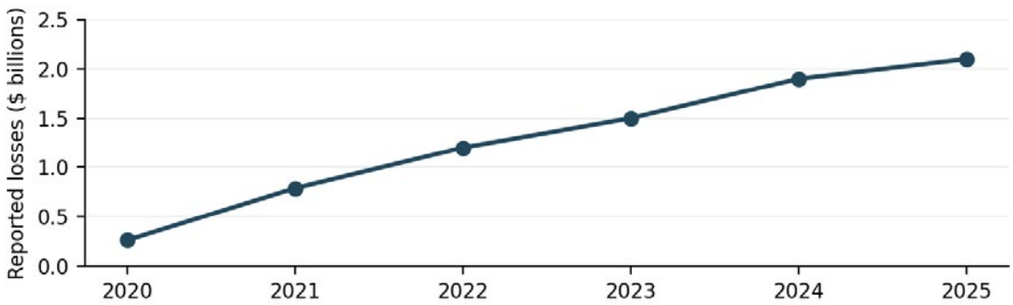
by Angela Dunaway
VP of HR & Administration

Pause Before You Click or Pay

A tempting social media deal or a friendly message can lead to a costly scam. Consumers reported $2.1 billion in losses from scams that started on social media in 2025, compared with $261 million in 2020, according to the Federal Trade Commission. These figures represent reported losses, not all losses.

Before buying through a social media ad, check whether the seller and the offer are legitimate. Search the company's name along with "scam" or "complaint." Limit who can see your posts and contacts, and never let someone you met on social media direct your investment decisions.

If you suspect a scam, stop before sending money or sharing information. Learn how to spot and report scams at FTC.gov/scams. Reports can be submitted at ReportFraud.ftc.gov.



Reported losses from scams originating on social media

Source: Federal Trade Commission, April 2026. Reports were not collected during the 2025 government shutdown.

Read more: https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2026/04/reported-losses-scams-social-media-eight-times-higher-2020

Understanding the Overtime Tax Deduction:

You may have heard the phrase "no tax on overtime." Eligible employees may claim a federal income tax deduction for qualifying overtime compensation. The IRS updated its guidance in August 2026. The deduction generally applies to the additional premium required by the Fair Labor Standards Act (FLSA), such as the extra "half" in time-and-a-half pay.

For example, if your regular rate is $20 per hour and you receive $30 for an FLSA-required overtime hour, the $10 premium may qualify for the deduction. This example assumes no other compensation changes your regular rate.

Example for one overtime hour	Amount
Regular rate	$20
Time-and-a-half pay	$30
Premium potentially eligible for deduction	$10

The $10 is a potential deduction from taxable income, not $10 in tax savings. The annual deduction limit is $12,500 per individual return or $25,000 for a joint return. It begins to decrease when modified adjusted gross income exceeds $150,000, or $300,000 for joint filers. Additional eligibility and filing rules apply.

Overtime remains subject to payroll taxes and federal income tax withholding procedures. Starting with tax year 2026, employers must separately report qualified overtime compensation on Form W-2 in Box 12 using code TT. That reported amount may differ from the amount you can ultimately deduct.

This information is general. Consult your tax preparer about your eligibility.
Source: Internal Revenue Service, Fact Sheet FS-2026-13, August 2026. Read more: https://www.irs.gov/pub/taxpros/fs-2026-13.pdf

We Know Mattresses • Let Us Talk About Sleep

We spend our workdays helping people rest comfortably. It is a good reminder to give our own sleep some attention, too.

About one in three U.S. adults gets insufficient sleep. CDC survey data show that 36.8% of adults reported fewer than seven hours of sleep in a 24-hour period in 2022, adjusted for age. (This is national survey data, not a measure of Bowles employees.)



Try a simple sleep challenge this week: choose a consistent bedtime and wake-up time. Turn off electronic devices at least 30 minutes before bed. A regular routine is one of the steps CDC recommends to support better sleep.

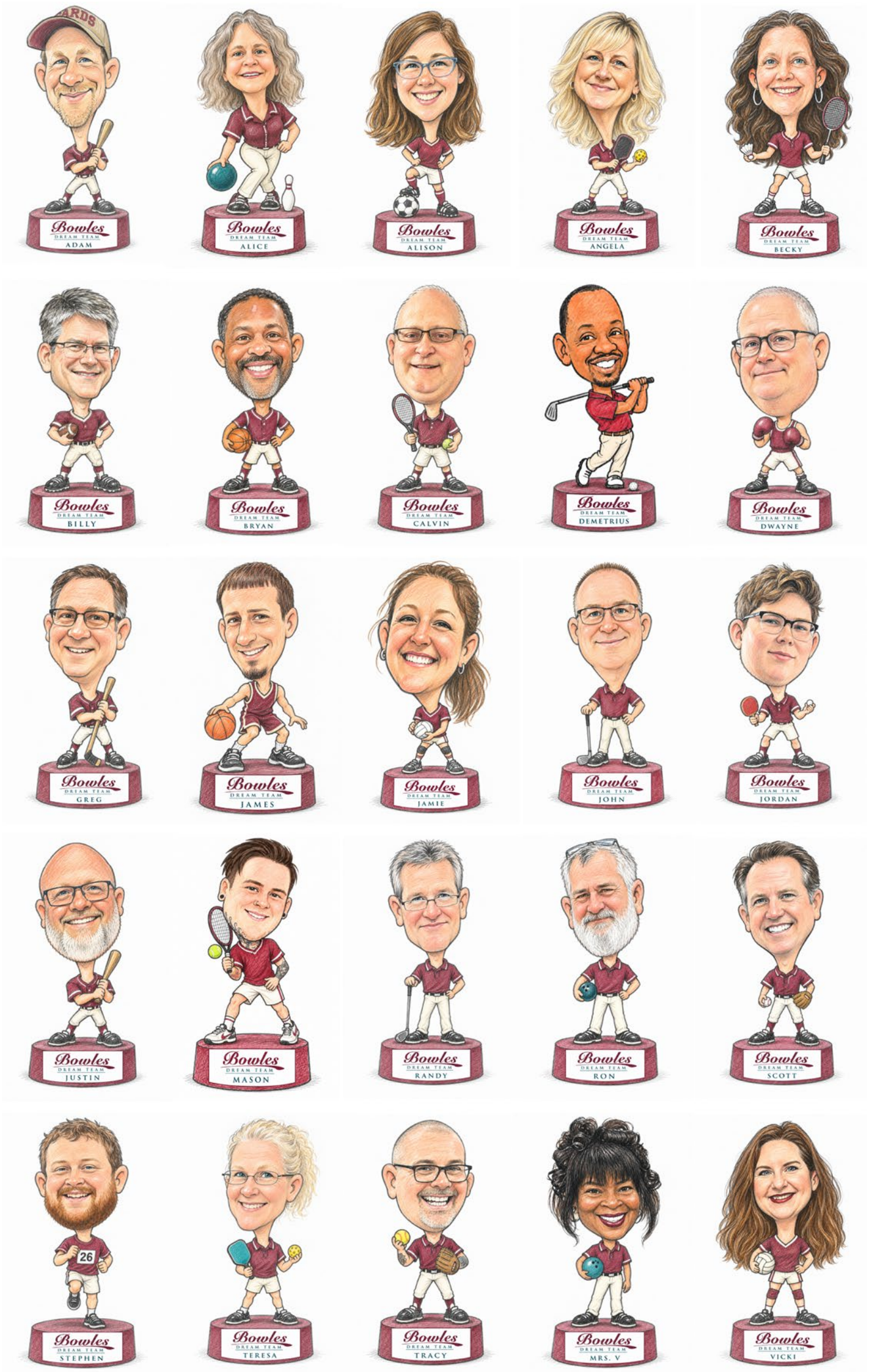
Make one small change and pay attention to how rested you feel. If you regularly have trouble sleeping, talk with your healthcare provider.

Source: Centers for Disease Control and Prevention, FastStats Sleep in Adults, published May 2024; statistics from the 2022 Behavioral Risk Factor Surveillance System.
Read more: https://www.cdc.gov/sleep/data-research/facts-stats/adults-sleep-facts-and-stats.html
Sleep tips: Centers for Disease Control and Prevention, About Sleep, May 2024. Read more: https://www.cdc.gov/sleep/about/

THE DREAM TEAM

2026 Employee Appreciation Week Dream Team Bobbleheads!

2 - 4 - 6 - 8 - WHO DO WE APPRECIATE?!?



Meet Our Dream Team

Behind every Bowles mattress is a team of people who bring skill, care, and pride to their work. During Employee Appreciation Week, we're celebrating their contributions and the teamwork that keeps us moving forward.

While these photos mostly show employees in their usual departments, their skills reach well beyond those roles. Cross-training is a big part of life at Bowles—even our drivers regularly pitch in at the factory when they're off the road. That versatility and willingness to help one another are part of what makes this our Dream Team.

To our entire team: thank you for all you do!



Our Drivers: Tracy & Calvin



Our Build-Up Team: Mason, Demetrius, James, Adam, Bryan, Ron, Randy, Stephen & Jordan



Our Sewing Room & Foundation Build-Up Team: Jamie, Ms. V, Dwayne & Teresa

Pumpkins with Personality

Our Pumpkin-decorating contest brought out plenty of creativity—from spooky scenes and colorful characters to some imaginative takes on mattress making!

All employees cast their votes, and the pumpkin pictured at the right, hard at work tape-edging a miniature mattress, earned the most votes. Kudos, Stephen Mudd!

Thank you to everyone who participated and gave us so many details to admire!























ANNUAL UNITED WAY DRIVE

Donna Wooten from Metro United Way recently visited Bowles to share how the United Way helps individuals and families throughout our community—and how our contributions help make that work possible.

One example close to our hearts is Build-A-Bed, which provides beds and bedding to children who don't have a bed of their own. Bowles has been involved since the early days, joining schools, Prosser Career Education Center, sponsoring businesses, and community volunteers to help children get the rest they need. Together, these efforts have provided beds to more than 1,000 children in Southern Indiana.

During her presentation, Donna also led us through a budgeting worksheet that illustrated the difficult choices families face when money is tight. How much can go toward food? Housing? Transportation? Utilities? When basic expenses exceed available income, something has to give. United Way supports programs that help families meet those needs, with contributions from people like you and me.

Since Bowles began keeping contribution records, back in the days of Clark County United Way and continuing through its merger into Metro United Way, our company and employees have contributed nearly $1.2 million. That total does not include the many volunteer hours Bowles employees have devoted to community projects and events.

It is a lasting commitment to caring for our neighbors—and something we can all take pride in.



With the newest data available to us, we know that 1 in 4 people – or 331,000 people in our 7-county region – are living in poverty or are facing hardship. They struggle to afford just the basics needed: food, housing, transportation, child care, and education.

There are an additional 154,000 individuals that live well above the poverty level but still have to make unimaginable choices between food on the table or prescriptions, gas in the tank or utility bills, going to the doctor or Wi-Fi for kids to do their homework. These are people we see every day: baristas, servers, cooks, delivery drivers, bank tellers, child care workers, and more.

In all, that's 39% or almost 2 in 5 households in our seven-county region, that are living in poverty or working, yet still struggling to afford basic necessities.

That's where Metro United Way's Hardship to Hope effort comes in.
Help us lift our neighbors from hardship to hope by raising $75 million by 2030 to ensure all kids and families have what they need so that we have thriving kids, strong households, and an equitable community.

Will you help? Donate today.

HOPE STARTS HERE.

Source: 2026 State of ALICE Report for Kentucky and Indiana

CONNECT & CONTRIBUTE

Stay Connected

Share Your Story

Employees and retail partners are invited to submit company news, milestones, community activities, customer stories and photos for consideration in future editions.

Submit ideas to: info@bowlesmattress.com