

EQUAL EMPLOYMENT OPPORTUNITY POLICY

It is the policy of the Bank to hire well-qualified people. An integral part of this policy is to provide equal employment opportunity for all persons and administer hiring, working conditions, benefits and privileges of employment, compensation, training, appointments for advancement, including layoffs and recalls for all employees, without discrimination because of race, color, religion, national origin, sex, age, veteran status, disability, sexual orientation or gender identity.

In order to implement the foregoing policy, the Bank will consider qualified applicants from all sources to ensure equal consideration of individuals. Additionally, the Bank will continue to maintain all Bank facilities on a completely non-segregated basis and will fully cooperate with all authorized individuals and agencies responsible for administering laws and regulations in the area of equal employment opportunity and fair employment practice. This policy extends to all employees and all aspects of the employment relationship and all personnel are hereby directed to take all reasonable efforts to carry out the spirit and intent of the Bank policy. Violations of this policy by any employee will be met with appropriate action.

The Bank shall disseminate this policy to its employees, and encourage indirect sources of job applicants, such as employees, suppliers, customers, and other contractors to refer qualified applicants. The Bank further pledges to implement additional measures designed to achieve the goals established by this Plan.

Overall Bank responsibility for the direction of equal employment opportunity policy, programs and practices, has been assigned to Connie Milligan, the Bank's EEO/AA Officer.