## POLICY STATEMENT ON BEHALF OF PROTECTED VETERANS AND INDIVIDUALS WITH A DISABILITY – 41 CFR §§ 60-300.44(A), 741.44(A)

It is the policy of North American Savings Bank, F.S.B. (NASB) not to discriminate against any employee or applicant for employment because he or she is a qualified individual with a disability, a disabled veteran, a newly separated veteran, a campaign veteran, or an armed forces service medal veteran (i.e., qualified protected veterans). It is also NASB's policy to provide equal opportunities in employment and advancement for all persons regardless of their status as qualified individuals with disabilities or qualified protected veterans. All employment decisions will be based only on valid job requirements. This policy shall apply to all employment actions including, but not limited to recruitment, hiring, upgrading, promotion, transfer, demotion, layoff, recall, termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship, at all levels of employment.

Employees of and applicants to NASB will not be subject to harassment, intimidation, threats, coercion, or discrimination because they have engaged or may engage in filing a complaint, assisting in a review, investigation, or hearing or have otherwise sought to obtain their legal rights related to any federal, state, or local law regarding equal employment opportunity for qualified individuals with disabilities or qualified protected veterans.

As President, Chief Executive Officer of NASB, I am committed to the principles of equal employment opportunity. In order to ensure dissemination and implementation of equal employment opportunity throughout all levels of the company, I have selected the EVP/Chief Human Resources Officer (CHRO) as the Equal Employment Opportunity (EEO) Coordinator for NASB. One of the duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement of the organization's programs. Results will be reported to me.

To further our policy regarding equal employment opportunity, NASB has developed a written Equal Opportunity Program for Individuals with Disabilities and Protected Veterans that sets forth the policies, practices, and procedures, which we are committed to applying in order to ensure that our policy of non-discrimination and equal opportunity for qualified individuals with disabilities and qualified protected veterans is accomplished. The Equal Opportunity Program for Individuals with Disabilities and Protected Veterans is available for inspection by any employee or applicant for employment upon request, during normal business hours. Interested individuals should contact the EVP/CHRO/EEO Coordinator, Eric Rice, at 816-508-2139.

Enrique Venegas President, Chief Executive Officer