

EQUAL EMPLOYMENT OPPORTUNITY/AFFIRMATIVE ACTION POLICY STATEMENT

Federal and state laws prohibit employment discrimination. As President and Chief Executive Officer of North American Savings Bank, F.S.B. (NASB), I am committed to the principles and practices of equal employment opportunity and reaffirm our intent to comply with federal, state, and local laws and regulations prohibiting discrimination on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, disability, protected veteran status, or any other protected characteristics. Our intent is to ensure that personnel actions are administered in compliance with these laws and in conformance with our Affirmative Action Program (AAP). Personnel actions include, but are not limited to employment, promotion, transfer, recruitment or recruitment advertising, layoff or termination, recall from layoffs, company-sponsored educational, social, and recreational programs, benefits, rates of pay or other forms of compensation, and training.

Eric Rice, our EVP/Chief Human Resources Officer (CHRO) and EEO Officer, is responsible for the implementation and administration of the AAP. With the cooperation and assistance of appropriate staff and operating personnel, the EVP/CHRO/EEO Officer will monitor the company's performance and report the results to me. Data may include outside hires, promotions, transfers, terminations, identification of problem areas, and if necessary, a recommended plan of action. Any employee who has a question regarding our AAP may discuss the matter with Eric Rice at 816-508-2139.

The Affirmative Action Program for Individuals with Disabilities and Protected Veterans is available for review by any employee, or applicant for employment, during normal business hours by contacting the EVP/CHRO/EEO Officer at the above number.

Discrimination on-premises or on-the-job will not be tolerated. Employees of, and applicants to, NASB will not be subject to harassment, intimidation, threats, coercion, or discrimination because they have filed a complaint, assisted 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. Personnel found guilty of violating this directive will be subject to discipline and possible termination.

I ask for your continued support in attaining NASB's objective of equal employment opportunity.

Tom Wagers
President/CEO