

**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 take affirmative action to employ and to advance in employment all persons regardless of their status as qualified individuals with disabilities or qualified protected veterans, and to base all employment decisions 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 and Chief Executive Officer of NASB, I am committed to the principles of affirmative action and equal employment opportunity. In order to ensure dissemination and implementation of equal employment opportunity and affirmative action throughout all levels of the company, I have selected the EVP/Chief Human Resources Officer (CHRO) as the Equal Employment Opportunity (EEO) Officer 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 affirmative action and equal employment opportunity, NASB has developed a written Affirmative Action 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 affirmative action for qualified individuals with disabilities and qualified protected veterans is accomplished. The Affirmative Action 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 Officer, Eric Rice, at 816-508-2139.

Tom Wagers
President/CEO