

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

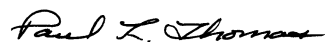
January 1, 2018

It is the policy of North American Savings Bank, F.S.B (NASB) to not 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 CEO 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 Bank, I have selected the EVP/CHRO as the Equal Employment Opportunity (EEO) Officer for NASB. One of his duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement of the organization's programs.

To further our policy regarding affirmative action and equal employment opportunity, NASB has developed the written Affirmative Action Program for Individuals with Disabilities and Protected Veterans that sets forth the policies, practices and procedures that 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 persons should contact the EVP/CHRO/EEO Officer at 816-316-4075.



Paul Thomas
CEO