



Policy Statement - Equal Employment Opportunity for all Individuals including those with Disabilities and Protected Veterans

It is the policy of IncredibleBank(IB) not to discriminate against any employee or applicant for employment and to provide equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability or genetics. In addition to federal law requirements, IB complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

IB expressly prohibits any form of workplace harassment based on race, color, religion, gender, sexual orientation, gender identity or expression, national origin, age, genetic information, disability, or veteran status.

It is also the policy of IB to take affirmative action to employ and to advance in employment, all persons regardless of their status as individuals with disabilities or 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 and applicants of IB will not be subject to harassment on the basis of disability or status as a protected veteran. Additionally, retaliation, including intimidation, threats, or coercion, because an employee or applicant has objected to discrimination, engaged or may engage in filing a complaint, assisted in a review, investigation, or hearing or have otherwise sought to obtain their legal rights under any Federal, State, or local EEO law regarding individuals with disabilities or protected veterans is prohibited.

As President and CEO of IB, 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 Senior Vice President, Chief Human Resources Officer as the Equal Employment Opportunity (EEO) Manager for IB. One of the duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement of IB's programs.

In furtherance of IB's policy regarding Affirmative Action and Equal Employment Opportunity, IB has developed a written Affirmative Action Program which sets forth the policies, practices and procedures that IB is committed to in order to ensure that its policy of nondiscrimination and affirmative action for qualified individuals along with those individuals with disabilities and qualified protected veterans is accomplished. This Affirmative Action Program is available for inspection by any employee or applicant for employment upon request, during normal business hours, in the Human Resource Department.

Interested persons should contact the Senior Vice President, Chief Human Resources Officer at 715-348-1411 for assistance.