

January 1, 2024

**EQUAL EMPLOYMENT OPPORTUNITY
AND
AFFIRMATIVE ACTION PROGRAM**

It is the policy of ABNB Federal Credit Union to afford equal opportunity for employment to all individuals regardless of their race, color, religion, sex, national origin, age, genetic information, disability, veteran status, sexual orientation, gender identity, or any other characteristic protected by federal, state, or local laws. To ensure that this expectation is carried out, we will:

- A. Recruit, hire, train, and promote persons in all job classifications, without regard to race, color, religion, sex, national origin, age, genetic information, disability, veteran status, sexual orientation, gender identity, or any other characteristic protected by federal, state, or local laws.
- B. Base all employment decisions so as to further the principles of equal employment opportunity.
- C. Ensure that promotion decisions are made in accordance with equal employment opportunity principles by imposing only valid requirements for promotional opportunities.
- D. Assure that all personnel actions, including but not limited to; compensation, benefits, transfers, layoffs, recall, training, and other terms and conditions of employment will be administered without regard to race, color, religion, sex, national origin, age, genetic information, disability, veteran status, sexual orientation, gender identity, or any other characteristic protected by federal, state, or local laws.

Additionally, to carry out this commitment to our Equal Employment Opportunity/Affirmative Action Plan, we have designated **Carole G. Cowling** as our EEO/AAP Coordinator, who will have the responsibility to develop and thereafter maintain the necessary programs, records, and reports to comply with all government regulations and with the goals and objectives of our EEO/AAP Program.

The successful implementation of a nondiscriminatory employment program requires maximum cooperation between management and employees. Therefore, since equal employment opportunity is not only the law, but is also good business sense, it is expected that each employee will fully support this program.



Charles A. Mallon, Jr.
President and CEO

January 1, 2024

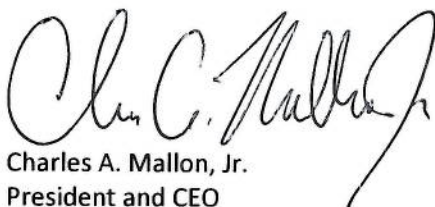
**INVITATION TO
INDIVIDUALS WITH DISABILITIES AND PROTECTED VETERANS**

Our company is subject to the Rehabilitation Act of 1973, as amended, and the Vietnam Era Veterans' Readjustment Assistance Act (VEVRAA) of 1974, as amended by the Jobs for Veterans Act of 2002, which require that we take affirmative action to employ and to advance in employment, Individuals With Disabilities, Special Disabled Veterans, Veterans of the Vietnam Era, Disabled Veterans, Recently Separated Veterans, Active Duty Wartime or Campaign Badge Veterans, and Armed Forces Service Medal Veterans.

If you are a veteran in one of the protected veteran categories listed in the previous paragraph, please tell us at this time and/or at any time in the future. If you are a special disabled veteran, disabled veteran, or an individual with a disability covered by this Affirmative Action Program, please tell us after a job offer has been made to you. This information will assist us in placing you in an appropriate position and in making reasonable accommodations for your disability. Submission of this information is voluntary and refusal to provide it will not subject you to any adverse treatment. The information you submit will be kept confidential, except that (1) supervisors and managers may be informed regarding restrictions on the work or duties of special and/or disabled veterans or individuals with disabilities, and regarding reasonable accommodations; (2) first aid and safety personnel may be informed, when and to the extent appropriate, if the condition(s) might require emergency treatment; and (3) government officials engaged in enforcing laws administered by the DOL-OFCCP, or the Americans with Disabilities Act, as amended, may be informed.

If you are a protected veteran or an individual with a disability, we would like to include you under our Affirmative Action Program. If you have a disability, it would also assist us if you would tell us about (a) any special methods, skills, and procedures which qualify you for positions that you might not otherwise be able to do because of your disability so that you will be considered for any positions of that kind, and (b) the reasonable accommodations, we might be able to make which would enable you to perform the essential functions of your job properly and safely, including special equipment, changes in the physical layout of the job, or other reasonable accommodations.

For further information concerning this program, please see one of our hiring officials or our EEO/AAP Coordinator. Additionally, our Affirmative Action Program is available for review during normal business hours from our EEO/AAP Coordinator – **Carole G. Cowling** (ccowling@abnb.org).



Charles A. Mallon, Jr.
President and CEO