



EQUAL EMPLOYMENT OPPORTUNITY and AFFIRMATIVE ACTION Statement of Policy

It is the objective of Essential Federal Credit Union to obtain qualified employees consistent with position requirements: to seek, employ, promote, and treat all employees and applicants for employment without regard to race, color, ethnicity, national origin, ancestry, citizenship, sex, pregnancy, sexual orientation, gender identity, age, religion/creed, handicap/disability, genetic information/history, military/veteran status, or any other characteristic or condition protected by law. All individuals will be recruited, hired, assigned, advanced, compensated and retained on the basis of their qualifications, and treated equally in these and all other aspects of their employment without regard to their personal protected characteristics. We support the employment and advancement in employment of individuals with disabilities and of protected veterans, and we treat qualified individuals without discrimination on the basis of their physical or mental disability or veteran status.

Essential Federal Credit Union will make reasonable accommodation to the known physical or mental limitations of qualified individuals with disabilities or a specific request for religious accommodations, unless it would result in undue hardship to the Company. Any applicant or employee who requires an accommodation in order to perform the essential functions of his or her job or for religious purposes should contact the Human Resources department or the Vice President of Human Resources to request an accommodation. The individual should assist us in identifying the type of accommodation he or she needs to perform the job.

It shall be considered the responsibility of supervisory employees to further the implementation of this policy and ensure conformance by their employees. Supervisory personnel, as well as those responsible for hiring new employees, must take all necessary action in the elimination of possible discrimination toward applicants and employees in all levels of employment and employee relations. It is also the policy of Essential Federal Credit Union to maintain a working environment free of unlawful harassment and intimidation. Employees who violate this policy will be subject to disciplinary action.

All employees are responsible for seeing that this policy is continuously followed. Management shall work in furthering its implementation, monitoring the progress being made and representing the company if anyone wants to make inquiries concerning potential violations of this policy. Essential Federal Credit Union expects all employees to conduct themselves with integrity and good moral character. Management will not tolerate a violation by any employee. The Vice President of Human Resources has been appointed the role of the Affirmative Action Officer and is responsible for ensuring the implementation of this policy and our equal employment opportunity and affirmative action program.



Affirmative Action

Under the affirmative action obligations imposed by Executive Order 11246, Section 503 of the Rehabilitation Act of 1973, Section 4212 of the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA) and the Jobs for Veterans Act (JVA), it is Essential Federal Credit Union's policy to provide equal employment opportunities and to advance in employment qualified women, minorities, individuals with a disability and protected veterans. Essential Federal Credit Union's policy of providing equal employment opportunities to qualified women, minorities, persons with a disability and protected veterans shall apply to all employment practices, which are based only on valid job requirements, including, but not limited to: promotion, demotion or transfer, layoff or termination, rates of pay or other forms of compensation, and selection for training. For purposes of this policy protected veterans include disabled veterans, recently separated veterans, active duty wartime or campaign badge veterans, and armed forces service medal veterans.

On a strictly voluntary basis, Essential Federal Credit Union invites all individuals with a disability and protected veterans who are either employees or applicants for employment, and who wish to participate under Essential Federal Credit Union's Affirmative Action Program to identify themselves to their manager, the Human Resources department or to the Vice President of Human Resources. Any individual who identifies himself/herself will not be subjected to any form of harassment or retaliation based on his/her status or self-identification. Further, this self-identification will be kept confidential. If you are interested in viewing the AAP for Employees with Disabilities and/or Protected Veterans, please contact Julie Bergeron, Vice President of Human Resources during regular working hours.

Reporting Issues Regarding EEO

All employees should use the following process to report perceived or potential violations of the EEO and Non-Harassment Policies: Discuss the issue with their manager, the Human Resources department or the Vice President of Human Resources. In the event that circumstances make reporting an issue to the either of the above individuals difficult, the employee may report the issue to any other member of management. All reports of possible violations of the EEO policies will be fully investigated. Anyone reporting such a violation will not be subjected to harassment, intimidation, threats, coercion or discrimination for such reporting.