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**Policy Title:** *Equal Employment Opportunity/Affirmative Action Policy*  
**Policy Number:** *AS-050-017*  
**Last Update:** *June 13, 2017*  
**Board Approval Date:** *June 20, 2017*

It is the policy of Forward Financial Bank to provide equal employment opportunity to all individuals regardless of their race, creed, color, religion, gender, age, national origin, disability, veteran status, genetic information or any other characteristic protected by federal, state or local law.

Forward Financial Bank is committed to the principles of affirmative action and equal employment opportunity and assures that:

Employment decisions are based on valid job requirements. In addition, all personnel actions, such as recruiting, hiring, training, promotion, compensation, benefits, transfers, layoffs and termination are administered fairly to all persons on an equal opportunity basis, without discrimination on the basis of protected categories named above;

Forward Financial Bank will not tolerate employees and applicants to be subjected to harassment, intimidation, threats, coercion or retaliation because they engaged or may engage in filing a complaint or assisted in a review, investigation or hearing related to any federal, state or local law requiring equal employment opportunity, or because they opposed any act deemed unlawful under the law.

Forward Financial Bank maintains affirmative action plans for minorities, women, individuals with disabilities and veterans. Any questions regarding these plans or the company's equal employment opportunity policy should be directed to the Human Resources Department. All employees are responsible for supporting the concept of equal employment opportunity and affirmative action and assisting and cooperating in meeting our plan goals.

If you wish to view these plans, contact the Human Resources Department during normal business hours and arrangements will be made for your review of the areas of the plan available for inspection under the law.

William Sennholz  
President/CEO