

Objective

COMMUNITY FIRST BANK is an equal opportunity employer. In accordance with anti-discrimination law, it is the purpose of this policy to effectuate these principles and mandates. COMMUNITY FIRST BANK prohibits discrimination and harassment of any type and affords equal employment opportunities to employees and applicants without regard to race, color, religion, sex, national origin, age, disability or genetic information. COMMUNITY FIRST BANK conforms to the spirit as well as to the letter of all applicable laws and regulations. Additionally, COMMUNITY FIRST BANK will take action to employ, advance in employment and treat qualified Vietnam-era veterans and disabled veterans without discrimination in all employment practices.

Scope

The policy of equal employment opportunity (EEO) and anti-discrimination applies to all aspects of the relationship between COMMUNITY FIRST BANK and its employees, including:

- Recruitment.
- Employment.
- Promotion.
- Transfer.
- Training.
- Working conditions.
- Wages and salary administration.
- Employee benefits and application of policies.

The policies and principles of EEO also apply to the selection and treatment of independent contractors, personnel working on our premises who are employed by temporary agencies and any other persons or firms doing business for or with COMMUNITY FIRST BANK.

Dissemination and Implementation of Policy

The officers of COMMUNITY FIRST BANK will be responsible for the dissemination of this policy. Directors, managers and supervisors are responsible for implementing equal employment practices within each department. The HR department is responsible for overall compliance and will maintain personnel records in compliance with applicable laws and regulations.

Procedures

COMMUNITY FIRST BANK administers our EEO policy fairly and consistently by:

- Posting all required notices regarding employee rights under EEO laws in areas highly visible to employees.
- Advertising for job openings with the statement "An Equal Opportunity Employer—M/F/D/V."
- Forbidding retaliation against any individual who files a charge of discrimination, opposes a
 practice believed to be unlawful discrimination, reports harassment, or assists, testifies or
 participates in an EEO agency proceeding.
- Requires employees to report to a member of management, an HR representative or the general counsel any apparent discrimination or harassment. The report should be made within 48 hours of the incident.
- Promptly notifies the general counsel of all incidents or reports of discrimination or harassment and takes other appropriate measures to resolve the situation.

Harassment

Harassment is a form of unlawful discrimination and violates COMMUNITY FIRST BANK policy. Prohibited sexual harassment, for example, is defined as unwelcome sexual advances, request for sexual favors and other verbal or physical conduct of a sexual nature when:

- Submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment.
- Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individuals.
- Such conduct has the purpose or effect of substantially interfering with an individual's work
 performance or creating an intimidating, hostile or offensive working environment.

COMMUNITY FIRST BANK encourages employees to report all incidents of harassment to a member of management or the HR department. COMMUNITY FIRST BANK conducts harassment prevention training for all employees, and maintains and enforces a separate policy on harassment prevention, complaint procedures and penalties for violations. COMMUNITY FIRST BANK investigates all complaints of harassment promptly and fairly, and, when appropriate, takes immediate corrective action to stop the harassment and prevent it from recurring.

Remedies

Violations of this policy, regardless of whether an actual law has been violated, will not be tolerated. COMMUNITY FIRST BANK will promptly, thoroughly and fairly investigate every issue that is brought to its attention in this area and will take disciplinary action, when appropriate, up to and including termination of employment.