



SUBJECT: Equal Employment Opportunity and Affirmative Action Policy Statement

APPLIES TO: All Employees and Applicants for Employment

DATE: October 1, 2018

American First Credit Union is an equal opportunity employer and provides equal opportunity in employment for all qualified persons. American First Credit Union makes employment decisions including, but not limited to, recruiting, hiring, promotion, demotion, training, compensation, benefits, disciplinary actions, and terminations on the basis of merit. Employment decisions are based on an individual's qualifications as they relate to the job under consideration. Employment decisions will be based on the principles of equal employment opportunity and with the intent to further American First Credit Union's commitment to affirmative action and equal employment.

American First Credit Union will take affirmative action to ensure that qualified minorities, females, individuals with disabilities, and protected veterans are introduced into the workforce, encouraged to apply for promotion, and considered as promotional opportunities arise.

The policy prohibits unlawful discrimination based on gender (which includes pregnancy, childbirth, or related medical conditions, the actual gender of the individual or the identity, appearance or behavior of an individual, whether or not that identity, appearance, or behavior is different from that traditionally associated with the individual's gender or birth), sexual orientation, race, color, creed, religion, national origin, citizenship, ancestry, pregnancy, age, marital status, registered domestic partner status, medical condition (which includes genetic characteristics), physical or mental disability, status as a protected veteran, or any other consideration made unlawful by applicable federal, state or local laws, ordinances or regulations. American First Credit Union also prohibits unlawful discrimination based on the perception that anyone has any of those characteristics, or is associated with a person who has or is perceived as having any of those characteristics. All such discrimination is unlawful.

American First Credit Union is committed to compliance with all applicable laws providing equal employment opportunities. This commitment applies to all persons involved in American First Credit Union's operations and prohibits unlawful discrimination by any employee of American First Credit Union, including supervisors, coworkers, and subordinates. To comply with applicable laws ensuring equal employment opportunities to qualified individuals with a disability, we will make a good faith effort to provide reasonable accommodations for the known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or an employee unless undue hardship would result.

Any applicant or employee who believes he or she requires an accommodation in order to perform the essential functions of the job should contact the EEO officer and request such an accommodation. The individual with the disability should specify what accommodation he or she needs to perform the job. American First Credit Union will analyze the situation, engage in an interactive process with the employee, and respond to the employee's request.

If you believe you have been subjected to any form of unlawful discrimination, submit a complaint, preferably in writing, to your supervisor, American First Credit Union's Human Resources Department, or the EEO officer. If these individuals are not available, or in the event you believe that one of these individuals has engaged in inappropriate behavior in violation of this policy, submit a complaint to any other supervisor as soon as possible. Supervisors must report any and all conduct of which they are made aware which violates, or may violate, this policy to myself or other upper-level managers, as appropriate. Your complaint should be specific and should include the names of the individuals and witnesses involved. We will promptly undertake an effective, thorough, and objective investigation and attempt to resolve the situation.

If we determine that unlawful discrimination or a violation of this policy has occurred, effective remedial action will



be taken commensurate with the severity of the offense, up to and including termination. Appropriate action also will be taken to deter any future discrimination.

There will be no retaliation against any employee who brings a complaint under the equal employment opportunity policy or who assists in investigating such a complaint, even if the investigation produces insufficient evidence that there has been a violation, or if the charges cannot be proven.

Employees and applicants are encouraged to identify their race, gender, disability status, and their protected veteran status. This self-identification is strictly voluntary, confidential, and will not result in retaliation of any sort.

The top executive of our corporation fully supports our equal employment opportunity and affirmative action efforts. As CEO of American First Credit Union, I am committed to the principles of equal employment opportunity and affirmative action. In order to ensure dissemination and implementation of equal employment opportunity and affirmative action throughout all levels of the company, I have selected Arezu Phung as the EEO officer for American First Credit Union. One of the EEO officer's duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement of our Affirmative Action Program.

In furtherance of American First Credit Union's policy regarding equal employment opportunity and affirmative action, American First Credit Union has developed a written Affirmative Action Program which sets forth the policies, practices, and procedures which the company is committed to applying to ensure that its policy of non-discrimination and affirmative action is accomplished. Any questions should be directed to me, your supervisor, or Arezu Phung, EEO Officer.



Jon Shigematsu
CEO



SUBJECT: Employment of Individuals with Disabilities and Protected Veterans

APPLIES TO: All Employees and Applicants for Employment

DATE: October 1, 2018

American First Credit Union provides equal employment opportunities for all prospective and current employees. American First Credit Union does not discriminate on the basis of race, color, national origin, religion, gender, gender identity, sexual orientation, age, protected veteran status, disability, genetic information, or any other status protected by law. American First Credit Union takes affirmative action to ensure equal employment opportunity. Affirmative Action is a results-oriented program designed to ensure that each individual can participate equally in all employment opportunities at American First Credit Union.

American First Credit Union recruits, hires, trains, and promotes persons in all job titles and ensures that all personnel actions are based on merit, qualifications, and abilities, without regard to disability or status as a disabled veteran, a recently separated veteran, an active duty wartime or campaign badge veteran, or an armed forces service medal veteran. This policy governs all aspects of employment, including application, hiring, compensation, promotion, discipline, termination of employment, and access to benefits and training.

American First Credit Union encourages any employee with questions or concerns about equal employment opportunity or discrimination in the workplace to bring these issues to our attention. Employees and applicants shall not be subjected to harassment, intimidation, threats, coercion, or discrimination because they have engaged in or may engage in any of the following activities: filing a complaint; assisting or participating in an investigation, compliance evaluation, hearing, or any other activity related to the administration of the affirmation action provisions of the Vietnam Era Veterans' Readjustment Assistance Act ("VEVRAA"), Section 503 of the Rehabilitation Act, or any other federal, state, or local law requiring equal opportunity for individuals with a disability or with a status as protected veteran; opposing any act or practice made unlawful by VEVRAA or the Rehabilitation Act; or exercising any other right protected by VEVRAA or the Rehabilitation Act.

American First Credit Union managers and supervisors take affirmative action to ensure adherence to equal employment opportunity practices and provide appropriate training of personnel in their areas of responsibility. The implementation of this policy requires the understanding and cooperation of all employees, supervisors, and managers.

American First Credit Union maintains an affirmative action program for employment of individuals with disabilities and status as a disabled veteran, a recently separated veteran, an active duty wartime or campaign badge veteran, or an armed forces service medal veteran. The program will be audited periodically, updated annually, and made available for applicant and employee inspection during normal business hours. To review the plan, please contact Arezu Phung, VP Human Resources at 562-237-5024.

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Jon Shigematsu
CEO