



**EQUAL EMPLOYMENT OPPORTUNITY AND AFFIRMATIVE ACTION  
STATEMENT OF POLICY**

It is, has been, and will continue to be the policy of Coastal Federal Credit Union to provide equal employment opportunity without regard to race, color, age, religion, sex, national origin, disability, protected veteran status, sexual orientation, gender identity, or any other legally protected status. Further, it is the policy of this Company to undertake affirmative action in compliance with all federal, state, and local requirements. I wish to take this opportunity to issue a formal reaffirmation of this policy and to assure each applicant, employee and party with whom we do business of my personal commitment to our equal opportunity and affirmative action objectives.

It is the policy of Coastal Federal Credit Union to hire well-qualified people to perform the many tasks necessary in providing high quality products and services at a reasonable cost. An integral part of this policy is to provide equal employment opportunity for all persons by administering recruitment, hiring, training, promotion, compensation, benefits and privileges of employment, appointments for advancement (including upgrading and promotion), transfers, relocations, social and recreation programs, and terminations of employment (including layoffs and recalls) for all employees without discrimination because of race, color, religion, national origin, sex, age, disability, protected veteran status, sexual orientation, gender identity or any other legally protected status. To further the principle of equal employment opportunity, all employment decisions of Coastal Federal Credit Union are based only on valid job-related requirements.

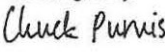
Harassment, retaliation, coercion, interference, or intimidation of an employee due to an employee's race, color, religion, national origin, sex, age, disability, protected veteran status, sexual orientation, gender identity, military membership, application, or obligation, or other legally protected status is strictly forbidden. Such activity should be reported to an employee's manager, the VP Human Capital, or the SVP/Administration immediately. Every employee at Coastal Federal Credit Union is responsible for furthering the implementation of this policy.

Additionally, 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 (1) Filing a complaint; (2) Assisting or participating in an investigation, compliance review/evaluation, proceeding, hearing, or any other activity relating to the enforcement of Title VII of the Civil Rights Act of 1964 ("Title VII") or the administration of

section 503 of the Rehabilitation Act of 1973, as amended ("Section 503"), the affirmative action provisions of the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended ("VEVRM"), or any other federal, state, or local law requiring equal opportunity for disabled persons or protected veterans; (3) Opposing any act or practice made unlawful by Title VII, section 503, VEVRM, or their implementing regulations, or any other federal, state, or local law requiring equal opportunity for disabled persons or protected veterans; (4) pay transparency, or; (5) Exercising any other right protected by Title VII, Section 503, VEVRM, or their implementing regulations.

A system to audit, report, and monitor the achievements and goal attainment set forth in Coastal Federal Credit Union's Affirmative Action Program has been established and results will be reported to the top management of Coastal Federal Credit Union on at least an annual basis.

As President and CEO, I retain the overall responsibility for Coastal Federal Credit Union's Equal Employment Opportunity and Affirmation Action Programs. The administration and implementation of these important programs for women, minorities, individuals with disabilities, and protected veterans are the responsibility of Amy Gravitte, VP Human Capital, the Equal Opportunity Officer. I ask that each manager and supervisor join me in full support of the principles of equal opportunity and affirmative action. Violation of this policy is a disciplinable offense.

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Chuck Purvis  
President and CEO  
Coastal Federal Credit Union  
June 9, 2017

**THE COMPANY'S AFFIRMATIVE ACTION PROGRAMS FOR INDIVIDUALS WITH DISABILITIES AND PROTECTED VETERANS IS AVAILABLE FOR REVIEW IN THE HUMAN RESOURCES OFFICE UPON REQUEST DURING BUSINESS HOURS**