



EQUAL EMPLOYMENT OPPORTUNITY AND AFFIRMATIVE ACTION STATEMENT OF POLICY

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 Resources; or the Chief Administrative Officer 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 ("VEVRAA"), 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, VEVRAA, 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, VEVRAA, 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.

President & Chief Executive Officer Tyler Grodi retains 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 individuals with disabilities and protected veterans are the responsibility of Mia Perez, Chief Administrative Officer, the Equal Opportunity Officer. Violation of this policy is a disciplinable offense.

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