

FIRST STATE BANK OF LIVINGSTON

Equal Employment Opportunity Policy

First State Bank of Livingston is committed to providing equal employment opportunities to all qualified employees and applicants, regardless of race, color, sex, sexual orientation, gender identity, religion, national origin, disability, veteran status, age, marital status, pregnancy, genetic information, or any other legally protected status.

In addition, First State Bank of Livingston takes affirmative action to recruit, employ, and advance qualified individuals with disabilities and protected veterans in the workforce.

This commitment applies to all aspects of employment, including but not limited to:

- Recruiting, hiring, promotion, transfer, demotion, layoff, termination, and training
- Treatment during employment
- Rates of pay or other forms of compensation and benefits
- Selection for training including apprenticeship and on-the-job training as applicable
- Social and recreational activities or programs

This policy is consistent with the requirements and objectives set forth by Section 503 of the Rehabilitation Act of 1973, as amended, and the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended. In addition, First State Bank of Livingston does not and will not discriminate against any employee or applicant for employment on any of the aforementioned factors regarding any position for which the employee or applicant for employment is qualified. It is the policy of First State Bank of Livingston not to discriminate because of a person's relationship or association with a protected veteran. This includes spouses and other family members. Also, the Company will safeguard the fair and equitable treatment of protected veteran spouses and family members regarding all employment actions and prohibit harassment of applicants and employees because of their relationship or association with a protected veteran. The chief United States executive of First State Bank of Livingston, Robert Sebaugh, has committed to and fully supports the principles of equal employment opportunity and affirmative action.

The objective at First State Bank of Livingston is to employ individuals who are qualified or trainable for positions by virtue of job-related standards of education, training, experience, and other applicable and valid qualifications. First State Bank of Livingston makes and will continue to make every effort to provide reasonable accommodations to any physical and mental limitation of individuals with disabilities and disabled veterans unless such accommodations would impose an undue hardship or direct threat to First State Bank of Livingston's business.

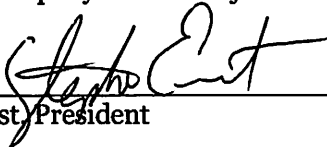
It is both illegal and against the policy of First State Bank of Livingston for any employee, supervisor, manager, or independent contractor to harass anyone on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, disability, veteran status, age, marital status, pregnancy, genetic information, or other legally protected status. Ensuring compliance and continued implementation of First State Bank of Livingston's equal employment opportunity policy is the responsibility of the undersigned.

Employees and applicants shall not be subjected to harassment, intimidation or any type of retaliation because they have (1) filed a complaint; (2) assisted or participated in an investigation, compliance review, hearing or any other activity related to the administration of

any federal, state or local law requiring equal employment opportunity; (3) opposed any act or practice made unlawful by any federal, state or local law requiring equal opportunity; or (4) exercised any other legal right protected by federal, state or local law requiring equal opportunity.

In compliance with Section 503 of the Rehabilitation Act of 1973, as amended and the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA), as amended and their implementing regulations, the Company's Affirmation Action Programs will be updated and revised annually based on changes in the Company's workforce, availability data, and protected veteran hiring benchmark, as well as revisions of applicable laws, regulations, and processes. The Section 503 and VEVRAA Affirmative Action Programs may be reviewed by an employee or applicant for employment upon request to a Human Resources representative during normal business days between the hours of 8:30 a.m. and 4:30 p.m.

I have designated Lisa Blackerby to be the Equal Employment Opportunity Coordinator. Lisa Blackerby has primary responsibility, with assistance from management personnel, for designing and implementing our affirmative action efforts, and for monitoring on an ongoing basis our compliance to stated objectives, identifying problem areas, and addressing all areas of concern. Satisfactory and timely completion of the reporting and monitoring requirements described in the Affirmative Action Program is another requirement of the EEO Coordinator. Further, all management personnel are held accountable for completing specific tasks that support the Company's stated objectives.



Stephen Ernest, President