

# JD BANK DIVERSITY AND INCLUSION POLICY

**JD Bank** is committed to fostering, cultivating, and preserving a culture of diversity and inclusion.

**JD Bank's** human capital is its most valuable asset. The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities, and talent that employees invest in work represents a significant part of not only JD Bank's culture, but also the Bank's reputation and achievement.

**JD Bank** undertakes positive measures to implement affirmative action which includes, but is not limited to, the search for qualified and/or trainable employees among minorities and women. Also, **JD Bank** embraces and encourages employees' differences which include, but are not limited to, race, gender, and ethnicity.

To promote consistency, the Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies was developed. For purposes of this Policy Statement, the Agencies define "diversity" to refer to minorities (Black Americans, Native Americans, Hispanic Americans, and Asian Americans) and women. Additionally, in this Policy Statement, the Agencies define "inclusion" to mean a process to create and maintain a positive work environment that values individual similarities and differences, so that all can reach their potential and maximize their contributions to an organization. **JD Bank** may use the Standards in this Policy Statement to assess policies and practices that impact the inclusion of minorities and women in the Bank's workforce.

Employees of **JD Bank** have a responsibility to treat others with dignity and respect at all times. Employees are expected to exhibit conduct that reflects inclusion during work, at work functions on or off the work site, and at all other Bank sponsored and participative events. Employees are also required annually to review Bank's diversity policy to enhance their awareness and knowledge of this responsibility.

An employee found to have exhibited inappropriate conduct or behavior against another may be subject to disciplinary action up to and including discharge.

An employee who believes he/she has been subjected to discrimination that conflicts with this Policy should seek assistance from his/her supervisor or the Human Resources Officer.

This Policy will not only be reviewed and approved annually by the Board but also supported by it and senior management. The Board and senior management will receive annual progress reports on diversity and inclusion.

# JD BANK SUPPLIER DIVERSITY POLICY

**JD Bank** is committed to the development and support of a diverse supplier base. We encourage the use of minority-owned and women-owned businesses. **JD Bank** focuses on the development and inclusion of all capable material and service suppliers. Our primary objective is to identify the most qualified suppliers capable of meeting our price, quality, delivery, attention to detail, and future relationship requirements.

Through Supplier Diversity at **JD Bank** we enlarge our pool of innovative ideas and high quality goods and services, while providing economic development opportunities for diverse businesses, which include, but are not limited to, minority-owned and women-owned businesses. It is the objective of **JD Bank** to encourage the development of mutually beneficial relationships with qualified minority-owned and women-owned businesses.

**JD Bank** may use the Standards in the Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies to assess policies and practices that impact the existence of minority-owned and women-owned businesses among the Bank's suppliers of products and services.

**JD Bank** is committed to providing procurement opportunities with minority-owned and women-owned businesses. Employees involved in the selection, evaluation, or approval of vendors and service providers share the responsibility for the practices stated in this Policy.

## JD BANK SUPPLIER DIVERSITY QUESTIONNAIRE

**JD Bank** is committed to the development and support of a diverse supplier base. We encourage the use of minority-owned and women-owned businesses. **JD Bank** focuses on the development and inclusion of all capable material and service suppliers. Our primary objective is to identify the most qualified suppliers capable of meeting our price, quality, delivery, attention to detail, and future relationship requirements.

Although it is **JD Bank's** goal to actively work with all businesses, **JD Bank** does not require a minimum level of minority-owned and women-owned business participation as a condition for entering into a contract. Please provide responses to the following **JD Bank** Supplier Diversity Questionnaire:

Is the service provider or vendor a minority-owned business (Black American, Native American, Hispanic American, or Asian American) as defined in section 342(g)(3) of the Dodd-Frank Act  
Yes\_\_\_ No\_\_\_?

If Yes, which type? of American\_\_\_\_\_? Or women-owned business Yes\_\_\_ No\_\_\_?

Does the service provider or vendor use minority-owned Yes\_\_\_ No\_\_\_? And/or women-owned sub-contractors Yes\_\_\_ No\_\_\_?