

## Policy Statement

[60-741.44(a)]

### Affirmative Action for Individuals with Disabilities

It is the policy of First Federal Savings & Loan Association not to discriminate against any employee or applicant for employment because of mental or physical disability, in regard to any position for which the employee or applicant is qualified, and to take affirmative action to employ and advance in employment qualified individuals with disabilities at all levels of employment, including the executive level.

An "individual with a disability" includes any person who has a physical or mental impairment that substantially limits one or more of that person's major life activities, has a record of such an impairment, or is regarded as having such an impairment.

We recognize our obligation to communicate this policy in such a manner as to foster understanding, acceptance, and support among our managers, supervisors, and other employees.

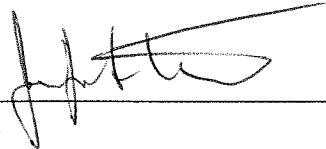
We are committed to personnel practices that recruit, hire, train, and promote persons in all job titles. We make good faith efforts so that all personnel actions are administered without regard to disability, and that employment decisions are based only on valid job requirements.

We have implemented an audit and reporting system to assist our organization in: measuring the effectiveness of this Program; indicating the need for remedial actions; determining the degree to which our objectives are being attained; determining whether individuals with known disabilities are able to participate in First Federal-sponsored educational, training, recreational, and social activities; and otherwise measuring our compliance with our Affirmative Action Program.

Our policy is that employees and applicants will not be subjected to harassment, intimidation, threats, coercion, or discrimination for filing a complaint, assisting or participating in an investigation, or any other activity related to the administration of section 503 or any other Federal, State, or local law requiring equal opportunity for individuals with disabilities.

Jill Faughender, SPHR, SHRM SCP, SVP Human Resources Director, has been appointed EEO Officer and is assigned responsibility for implementing this Program. She has the necessary top management support for implementation of the Affirmative Action Plan and may be reached at 118 NE Third Street, McMinnville, Oregon 97128, (503) 435-3216. Appropriate sections of the Affirmative Action Plan for Individuals with Disabilities may be examined during regular business hours by arrangement with Jill Faughender.

As of January 1, 2019

  
James Schlotfeldt  
President & CEO