Equal Employment Opportunity

The Bank will provide equal employment opportunity without regard to race, color, sex, age, disability, religion, national origin, marital status, domestic partner or civil union status, affectional or sexual orientation, gender identity or expression, pregnancy, breastfeeding, ancestry, nationality or citizenship status, creed, status as a veteran or liability for service in the Armed Forces of the United States, genetic information or composition, atypical hereditary cellular or blood trait, familial status, domestic violence victim status, sexual and other reproductive health decisions, hair texture, hair type and protective hairstyles (e.g., braids, locks, and twists) or any other protected characteristic.

This policy applies to all areas of employment, including recruitment, hiring, training and development, promotion, transfer, termination, layoff, compensation, benefits, social and recreational programs, and all other conditions and privileges of employment in accordance with applicable federal, state, and local laws.

The Bank complies with all the relevant and applicable provisions of the Americans with Disabilities Act, the New Jersey Law Against Discrimination, the New York State Human Rights Law, the New York City Human Rights Law, and the Florida Civil Rights Act. The Bank will not discriminate against any qualified employee or job applicant with respect to any terms, privileges, or conditions of employment because of a person's physical or mental disability. The Bank also will make reasonable accommodations wherever necessary for all employees or applicants with disabilities as required by law provided that the individual is otherwise qualified to safely perform the duties and assignments connected with the job and provided that any accommodations made do not pose an undue hardship. This policy is not intended to afford employees with any greater rights than those which already exist under state and federal law.

Any employees, including supervisors, involved in discriminatory practices will be subject to discipline up to and including immediate termination.

Right to be Free of Gender Inequity

New Jersey, New York, and federal laws prohibit employers from discriminating against an individual with respect to his/her pay, compensation, benefits, or terms, conditions or privileges of employment because of the individual's sex or, in New Jersey, other Protected Characteristics.

FEDERAL LAW

Title VII of the Civil Rights Act of 1964 prohibits employment discrimination based on, among other things, an individual's sex. Title VII claims must be filed with the United States Equal Employment Opportunity Commission (EEOC) before they can be brought in court. Remedies under Title VII may include an order restraining unlawful discrimination, back pay, and

compensatory and punitive damages.

The Equal Pay Act of 1963 (EPA) prohibits discrimination in compensation based on sex. EPA claims can be filed either with the EEOC or directly with the court. Remedies under the EPA may include the amount of the salary or wages due from the employer, plus an additional equal amount as liquidated damages.

Please be mindful that in order for a disparity in compensation based on sex to be actionable under the EPA, it must be for equal work on jobs the performance of which requires equal skill, effort, and responsibility, and which are performed under similar working conditions.

There are strict time limits for filing charges of employment discrimination. For further information, contact the EEOC at 800-669-4000 or at www.eeoc.gov.

NEW JERSEY LAW

The New Jersey Law Against Discrimination (LAD), as amended by the Diane B. Allen Equal Pay Act, prohibits employment discrimination, including wage disparities, based on, among other things, an individual's sex or other Protected Characteristics. LAD claims can be filed with the New Jersey Division on Civil Rights (NJDCR) or directly in court. Remedies under the LAD may include an order restraining unlawful discrimination, back pay, and compensatory and punitive damages.

Another New Jersey state law, N.J.S.A. 34:11-56.1 et seq., prohibits discrimination in the rate or method of payment of wages to an employee because of his or her sex. Claims under this wage discrimination law may be filed with the New Jersey Department of Labor and Workforce Development (NJDLWD) or directly in court. Remedies under this law may include the full amount of the salary or wages owed, plus an additional equal amount as liquidated damages.

Please be mindful that under the State wage discrimination law a differential in pay between employees based on a reasonable factor or factors other than sex or other Protected Characteristics, or based on other legal reasons, shall not constitute discrimination.

There are strict time limits for filing charges of employment discrimination. For more information regarding LAD claims, contact the NJDCR at 609-292-4605 or at www.njcivilrights.gov. For information concerning N.J.S.A. 34:11-56.1 et seq., contact the Division of Wage and Hour Compliance within the NJDLWD at 609-292-2305 or at http://lwd.state.nj.us.

NEW YORK LAW

The New York Labor Law prohibits employment discrimination, including wage disparities, based

on, among other things, an individual's sex. New York Labor Law claims can be filed with the New York State Division of Human Rights or directly in court. Remedies under the New York Labor Law may include an order restraining unlawful discrimination, back pay, and compensatory and punitive damages.

Please be mindful that under the State wage discrimination law a differential in pay between employees based on a reasonable factor or factors other than sex, or based on other legal reasons, shall not constitute discrimination.

There are strict time limits for filing charges of employment discrimination. For more information regarding New York Labor Law claims, contact the New York Division of Human Rights at 1-888-392-3644 or at dhr.ny.gov.

FLORIDA LAW

Florida law prohibits discrimination based on race, color, religion, sex, national origin, disability, age, pregnancy or marital status. Remedies under this law may include an order restraining unlawful discrimination, back pay, and compensatory and punitive damages.

A discrimination claim can be filed either with the state administrative agency, the Florida Commission on Human Relations, or the federal administrative agency, the Equal Employment Opportunity Commission.

There are strict time limits for filing charges of employment discrimination. For more information regarding Florida Labor Law claims, contact the Florida Commission on Human Relations, at 850-488-7082 or at FCHR.state.fl.us.