

FCB Banks

Workplace Culture and Inclusivity Commitment

I. SCOPE

This commitment applies to all employees, contractors, and stakeholders associated with First Co Bancorp, Inc., and its subsidiaries. All references to FCB refer to First Co Bancorp, Inc. and its subsidiaries, including FCB Banks and their various bank divisions. It provides guidelines for behavior and practices that support inclusion at all levels, inside and outside our organization.

Every FCB employee is responsible for treating others with dignity and respect at all times. FCB expects employees to exhibit inclusive behavior during work hours, work-related functions, and other company-sponsored events. Furthermore, employees are required to complete annual inclusivity training to enhance their understanding and fulfill this responsibility.

II. PURPOSE

FCB's Workplace Culture and Inclusivity Commitment outlines FCB's dedication to creating a workplace where all employees feel valued and respected and have equal access to opportunities. We aim to foster an environment that celebrates employees' different backgrounds and promotes a strong sense of belonging.

We value inclusion to ensure that every employee is given the necessary support and tools to achieve their performance goals and perform at their highest levels. An inclusive culture provides equal access to opportunities and skills development and does not give special advantages to one person or group over another.

We strive for a culture where employees are able to not only share individual perspectives and ideas but are also encouraged to do so and are recognized for their contributions. At FCB, our hiring process is merit-based, and we are steadfast in our efforts to attract talented individuals from all backgrounds.

This Workplace Culture and Inclusivity Commitment complements and reinforces our organization's anti-harassment policies. Both policies share the same goal: creating a positive and inclusive work environment where everyone feels valued and respected.

III. EMPLOYEES

FCB is committed to fostering an inclusive work environment that embraces different perspectives. We acknowledge that our employees constitute our most valuable asset. Our workforce's individual differences, life experiences, knowledge, creativity, innovation, self-expression, skills, and talents significantly contribute to our collective culture, reputation, and overall success.

Our stance reflects FCB's long-term commitment to equal employment opportunities for all. We deeply value all perspectives and actively encourage our teams to include members from various backgrounds.

We celebrate the differences of our employees, which encompass a variety of characteristics, including but not limited to actual or perceived race, color, citizenship status, national origin, ancestry, ethnicity, sex, gender (including gender identity), sexual orientation, age, religion, creed, physical or mental disability, genetic information, marital status, familial status, family responsibilities, pregnancy, military status, veteran status, political affiliation, and other attributes that render each employee unique.

FCB's inclusivity initiatives apply to all facets of our operations, including, but not limited to, recruitment and selection, compensation and benefits, professional development and training, placement, promotion, termination of employment, layoff, recall, transfer, leaves of absence, social and recreational programs, community outreach, and the ongoing development of a work environment centered on the premise of equal opportunity for all.

We aspire to promote and encourage:

- Respectful communication and cooperation among all employees
- Teamwork and participation that reflects all groups and perspectives
- Contributions from both the employer and employees to the communities we serve, thereby fostering a greater understanding and respect for individuals with different backgrounds

IV. HIRING PRACTICES

FCB will work to recruit candidates from a broad range of backgrounds for open positions, write inclusive job descriptions, and offer equal access to development opportunities. FCB will collaborate with different networks, organizations, and communities to attract a broader pool of candidates and select the most qualified applicant.

In accordance with state and federal anti-discrimination laws, such as Title VII of the Civil Rights Act of 1964, FCB will not give preferential treatment to applicants for employment, unless otherwise required by state or federal law, such as by the Vietnam Era Veterans' Readjustment Assistance Act or Section 503 of the Rehabilitation Act.

V. CUSTOMERS

FCB is committed to providing a welcoming, inclusive, and respectful experience for all customers, regardless of background, identity, or circumstance. We believe that every individual, regardless of any personal characteristic, deserves to be treated with dignity and respect. We actively strive to understand and support customers' needs and are dedicated to creating a customer experience that is fair, equitable, and accessible.

FCB seeks to reflect and welcome the communities we serve and understand their needs. We acknowledge that appreciating people's differences and treating all customers equally

is vital to FCB's success. We believe valuing inclusivity will help us build stronger customer relationships and enhance our business success.

VI. SUPPLIERS

FCB recognizes the business and community benefits that come from supporting a variety of suppliers. We will actively seek out and partner with different suppliers who meet our quality standards and are competitive in the market. To promote a varied supplier pool, FCB will continue to:

- Ensure its outreach includes suppliers from all backgrounds, including historically marginalized groups such as minority-owned and women-owned businesses and representative organizations.
- Participate in conferences, workshops, and other events to attract historically marginalized groups and representative organizations.

Ultimately, we want to proactively seek and expand our network of small and unique business suppliers who can partner with us in all business areas. At the end of the day, we evaluate suppliers based on capabilities and quality assurance, quality of customer service, cost, and delivery effectiveness.

VII. TRANSPARENCY

In the interest of transparency, FCB will publish this Workplace Culture and Inclusivity Commitment on our official website.

VIII. ADMINISTRATION OF THIS COMMITMENT

FCB expressly reserves the right to change, modify, or delete the provisions of this Workplace Culture and Inclusivity Commitment without notice. The Human Resources Department administers this commitment and will review it annually to ensure its effectiveness and relevance. Employees who exhibit conduct and behavior that contradicts FCB's Workplace Culture and Inclusivity Commitment may be subject to disciplinary action, including termination of employment with FCB.

All employees are encouraged to report any incidents of harassment or discrimination, including those based on protected characteristics, through the reporting channels outlined in our anti-harassment policy.