

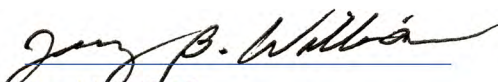
EEO POLICY STATEMENT

It is the policy of Eglin Federal Credit Union to continue to provide equal employment opportunity to all applicants and employees without regard to race, color, religion, sex, national origin, age, disability, protected veteran status, or any other protected characteristic. Pursuant to Executive Order 11246, Section 503 of the Rehabilitation Act, and the Vietnam Era Veterans' Readjustment Assistance Act, Eglin Federal Credit Union has developed Affirmative Action Programs to assist with the recruitment and advancement of individuals covered by these laws. These Programs have the full support of Jerry Williams President/CEO.

Eglin Federal Credit Union is committed to recruiting, hiring, training, and promoting persons in all job titles, as well as ensuring that all other personnel actions are administered, without regard to the protected characteristics outlined above. All employment decisions will be based on valid job requirements or other legitimate, non-discriminatory reasons. Our employees and applicants will not be subjected to harassment, intimidation, threats, coercion, or discrimination because they have engaged in or may engage in activities such as: (1) filing a complaint; (2) assisting or participating in an investigation, compliance evaluation, hearing, or any other related activities associated with the administration of the affirmative action provisions of the laws set forth above, or any other Federal, state, or local law requiring equal opportunity; (3) opposing any act or practice made unlawful by the laws set forth above or their implementing regulations, or any other Federal, state, or local law requiring equal opportunity; or (4) exercising any other right protected by the laws set forth above or their implementing regulations.

In addition, Eglin Federal Credit Union has designed and implemented an audit and reporting system that will: (1) measure the effectiveness of our Affirmative Action Programs; (2) indicate any need for remedial action; (3) determine the degree to which objectives have been attained; (4) determine whether individuals with protected characteristics have had the opportunity to participate in all company-sponsored educational, training, recreational, and social activities; (5) measure our compliance with the Programs' specific obligations; and (6) document the actions taken to perform items (1) through (5) above. If, after performing this audit, we determine that our AAPs are deficient, we will undertake necessary action to bring our Programs into compliance.

The President/CEO has the responsibility for ensuring full compliance with the provisions of the above-referenced laws and other applicable directives. Responsibility for implementing and monitoring these Programs is assigned to our VP, Human Resources. Our Affirmative Action Plans for Individuals with a Disability and Protected Veterans are available to applicants and employees, upon request, on regularly scheduled workdays by contacting our VP, Human Resources. Any applicant or employee who has a disability and needs access to this Policy Statement in a different format should contact the VP, Human Resources. In addition, employees may voluntarily self-identify as an individual with a disability or a protected veteran at any time by contacting the VP, Human Resources.


President/CEO


VP, Human Resources