

Diversity Policy

Organizational Commitment to Diversity and Inclusion

Our Board of Directors and Management Team are committed to maintaining a diverse and inclusive workplace for all. We understand that achieving greater diversity is essential to delivering excellent service to our customers. We are dedicated to providing a work environment where people of all backgrounds are valued for their perspectives, skills and talent, regardless of color, sex, pregnancy, race, national origin, citizenship status, religion, sexual orientation, gender identity, veteran status, military membership, family medical history, genetic information, disability, or any other factor protected by law. Maintaining a workplace where all people can maximize their potential and achieve personal success makes us a stronger, more productive financial institution. Our diversity and inclusiveness efforts are focused in three areas: (1) hiring and retaining highly qualified employees; (2) maintaining products and excellent service for the increasingly diverse customers; and (3) making meaningful contributions to the civic and charitable organizations of the communities we serve.

We hold our leaders accountable for building diverse teams and fostering an inclusive environment. This accountability starts with our Human Resource/Diversity Officer, who oversees and directs the Bank's diversity and inclusion efforts.

Our Human Resource Officer has been appointed as the Diversity Officer. The Diversity Officer reports directly to the Board of Directors. The bank has a Diversity Committee and the committee is representative of the institution's diversity and is restructured periodically. The committee will serve to assist the Diversity Officer in the monitoring process in business practices, customer and vendor creation, recruitment and internal company practices. The Diversity Committee devotes special resources and efforts to attract and retain diverse employees and to mesh the interests of our bank with the expectations of our customers. The Bank's efforts to increase diversity will comply with all applicable law and will not result in quota setting or other preferential treatment. Rather, by increasing our visibility as an employer-of-choice in all communities and all populations, we will be able to offer the best service from the most qualified employees.

Workforce Profile and Employment Practices

The bank is an equal opportunity workplace and employment opportunities are publicized as such.

We participate in a variety of targeted recruiting functions including local job fairs and post job openings with Alabama JobLink as needed. Also, as needed, we post job

openings in local newspapers. The bank participates in job fairs that reach a diverse group including but not limited to minorities, women and students.

To support our employees in the development of their careers and to improve communication throughout the bank, we provide an employee newsletter twice a month, monthly compliance bulletins, monthly office meetings and periodic webinar training. We also affirm and reflect our commitment to equal opportunity, anti-discrimination, anti-harassment, and anti-retaliation in our application materials, employee handbook, training, other policies and communications. Bank Management also conducts individual performance reviews on an annual basis.

The bank makes every effort to measure and assess our workforce. Applications are tracked along with hiring, promotions, separations (voluntary and involuntary), career development, and retention across all levels and occupations of the entity, including the executive and managerial ranks. This process is tracked by our Human Resource Officer and data is tracked through our Affirmative Action Program provided by Yocom & McKee.

Procurement and Business Practices-Supplier Diversity

It is our policy to provide a full spectrum of businesses with the opportunity to compete on a fair and equal basis for our business and ideally, to expand and grow while working with us. The bank has a fair opportunity for minority-owned and women-owned businesses to compete for procurement of business goods and services. Employees are encouraged to develop relationships in order to expand the reach of our vendor diversity and inclusion efforts.

Supporting Customers

West Alabama Bank has seen generations of bankers mature and season from the support of our most important customers. This process continues today and as we present a more diverse picture, so do our customers. We firmly believe this makes us better able to serve our customers and enhances the merit of our products and services.

Civic and Charitable Goals

Our bankers support several charitable and civic organizations in the communities we serve. Our employees serve in leadership positions in pivotal groups in our West Alabama Communities.

Practices to Promote Transparency of Organizational Diversity and Inclusion

Transparency and publicity are important aspects of assessing diversity policies and practices. Greater awareness and transparency give the public information to assess those policies and practices. The bank publicizes information about our diversity and inclusion efforts through normal business methods, which include displaying information on our Website and promotional materials when applicable. By making public an entity's commitment to diversity and inclusion, its plans for achieving diversity and inclusion, and the metrics it uses to measure success in both workplace and supplier diversity, an entity informs a broad constituency of investors, employees, potential employees, suppliers, customers, and the general community about its efforts. The publication of this information can make new markets accessible for minorities and women and illustrate the progress made toward an important business goal.

Our Standards

The Bank is transparent with respect to its diversity and inclusion activities by making the following available to the public annually through its Web site or other appropriate communication methods:

- The Bank's diversity and inclusion plan
- The Bank's policy on its commitment to diversity and inclusion;
- The Bank's progress toward achieving diversity and inclusion in its workforce and procurement activities; and
- Opportunities available at the Bank that promote diversity, which may include:
 - Current employment and procurement opportunities; and
 - Upcoming employment events

Oversight & Enforcement

Changes to this policy require approval by the Board of Directors.

Senior Management is responsible for ensuring the directives are implemented and administered in compliance with the approved policy. The primary responsibility for enforcement of this policy and its operating procedures rests with the Human Resource/Diversity Officer and our employees.

Self-Assessment

The Bank conducts self-assessments of its diversity policies and practices annually. The Bank monitors and evaluates its performance under its diversity policies and practices on an ongoing basis.