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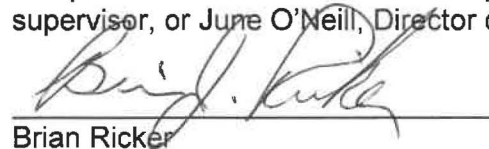
**Ag Credit, ACA**  
**EQUAL EMPLOYMENT OPPORTUNITY POLICY STATEMENT**

It is the policy of Ag Credit, ACA, "the Association," not to discriminate against any employee or applicant for employment due to race, color, sex, sexual orientation, gender identity, pregnancy (including childbirth or related medical condition), age, religion, national origin, protected veteran, service member, citizen or disability status, or any other class protected by federal, state or local law. It is also the policy of the Association to take affirmative action to employ and to advance in employment, all persons regardless of their status as individuals with disabilities or protected veterans, and to base all employment decisions only on valid job requirements. This policy shall apply to all employment actions, including but not limited to recruitment, hiring, upgrading, promotion, transfer, demotion, layoff, recall, termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship, at all levels of employment. Furthermore, the Association will provide qualified applicants and employees who request an accommodation due to a disability with reasonable accommodations, as required by law.

Ag Credit, ACA prohibits harassment of employees and applicants because they are individuals with disabilities or protected veterans. Ag Credit, ACA also prohibits retaliation against employees and applicants for filing a complaint, opposing any discriminatory act or practice, assisting or participating in any manner in a review, investigation, or hearing or otherwise seeking to obtain their legal rights under any Federal, State, or local EEO law requiring equal employment opportunity for individuals with disabilities and protected veterans. Prohibited retaliation includes, but is not limited to, harassment, intimidation, threats, coercion or other adverse actions that might dissuade someone from asserting their rights.

As CEO of Ag Credit, ACA, I am committed to the principles of affirmative action and equal employment opportunity. In order to ensure dissemination and implementation of equal employment opportunity and affirmative action throughout all levels of the company, I have selected June O'Neill as the Director of Human Resources for Ag Credit, ACA. One of the Director of Human Resource's duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement of Ag Credit, ACA's programs.

In furtherance of Ag Credit, ACA's policy regarding affirmative action and equal employment opportunity, Ag Credit, ACA has developed a written Affirmative Action Program (AAP) which sets forth the policies, practices and procedures that Ag Credit, ACA is committed to in order to ensure that its policy of nondiscrimination and affirmative action for qualified individuals with disabilities and qualified protected veterans is accomplished. This AAP is available for inspection by any employee or applicant for employment upon request between 8:00am to 4:30pm at the Human Resources department. Any questions should be directed to me, your supervisor, or June O'Neill, Director of Human Resources.



Brian Ricker  
CEO  
Ag Credit, ACA  
12/1/2018 (Plan Effective Date)