

EQUAL EMPLOYMENT OPPORTUNITY/AFFIRMATIVE ACTION POLICY STATEMENT

It is the policy of WaterStone Bank, SSB to provide equal employment opportunity to all individuals regardless of their race, color, religion, sex, sexual orientation, gender identity, age, national origin, creed, disability, veteran status or any other characteristic protected by state or federal law. We are strongly committed to this policy and believe in the concept and spirit of the law.

WaterStone Bank is committed to assuring that:

- All recruiting, hiring, training, promotion, compensation, benefits, and other employment-related programs are provided to all persons on an equal opportunity basis without regard to race, color, religion, sex, sexual orientation, gender identity, age, national origin, creed, disability, veteran status or any other characteristic protected by state or federal law;
- All personnel actions such as demotions, transfers, leaves of absence and other forms of leave, layoffs, recalls, training, and participation in social and recreational programs are administered without regard to race, color, religion, sex, sexual orientation, gender identity, age, national origin, creed, disability, veteran status or any other characteristic protected by state or federal law;
- All employment decisions are based only on valid job requirements;
- The bank will take affirmative action in regard to the employment of applicants and employees.

Applicants and employees shall not be subject to harassment, intimidation, threats, coercion or discrimination because they have engaged in any of the following activities: filing a complaint with any state or federal anti-discrimination agency; assisting or participating in any investigation, compliance evaluation, hearing, or other activity related to the administration of the provisions of any state or federal affirmative action or equal opportunity law; opposing any act or practice made unlawful by the provisions of any state or federal affirmative action or equal opportunity law; or exercising any right protected by any state or federal affirmative action or equal opportunity law. Among the affirmative action laws noted here are Executive Order 11246, the Vietnam Era Veterans Readjustment Assistance Act, and Section 503 of the Rehabilitation Act of 1973.

Marlene Molter, VP – Director of Human Resources serves as the Equal Opportunity Coordinator for WaterStone Bank and has the responsibility for monitoring the organization's equal opportunity and affirmative action practices. Department heads are responsible for assuring full compliance with this policy in their respective areas. All employees are responsible for supporting the concepts of equal opportunity and affirmative action and for assisting WaterStone Bank in meeting its objectives in these areas. As Chief Executive Officer (CEO) of WaterStone Bank, I completely support the bank's affirmative action program and the bank's commitment to equal opportunity.

WaterStone Bank maintains affirmative action plans (AAPs) for minorities, females, veterans, and individuals with disabilities. WaterStone Bank has programs in place to measure the effectiveness of the bank's affirmative action programs and to otherwise evaluate the bank's efforts to provide equal opportunity and affirmative action to employees and applicants. Any questions regarding the bank's AAPs should be directed to Marlene Molter. If you wish to view the AAP for individuals with disabilities and veterans, contact the human resources department during normal working hours.