

NXT Bank Inclusion & Diversity Policy

Organizational Commitment to Diversity and Inclusion

NXT Bank is a dynamic organization that cares about its employees, customers, and the communities it serves. The Bank's leadership values and respects a diverse culture and embraces diversity because it makes us a better lender, better employer, and a better provider of service to our customers. Recognizing and valuing diversity strengthens NXT Bank's ability to attract, retain and engage employees and reinforces our relationship within our communities. NXT Bank is committed to fostering, cultivating and preserving a culture of diversity and inclusion.

Workforce Profile and Employment Practices

At NXT Bank we believe in providing equal opportunity for employment, promotions, awards, recognition, compensation, and all other opportunities to all persons. There are significant benefits in providing a culturally open and aware work environment for all employees, without regard to race, color, religion, national origin, ancestry, genetic information, gender, marital or family status, age, sexual orientation, gender expression or identity, veteran status, disability or any other characteristic protected by law.

We support a diverse and inclusive work environment where employees are respected, treated fairly and given opportunities to perform to their fullest potential. This culture builds productivity, innovation, teamwork and leads to employee retention. We recognize that continued success in meeting the needs of our employees and customers, both internal and external, requires the full and active participation of talented and committed individuals. In essence, diversity includes all the characteristics, experiences, and cultural influences that make each of us unique.

NXT Bank's diversity initiatives are applicable, but not limited, to its practices and policies on recruitment and selection, compensation and benefits, professional development and training, promotions, layoffs, terminations, and the ongoing development of a work environment built on the premise of gender and diversity equity that encourages and enforces:

- Respectful communication and cooperation between all employees.
- Teamwork and employee participation, permitting the representation of all employee perspectives.
- Employer and employee contributions to the communities we serve to promote a greater understanding and respect for the diversity.
- Open door atmosphere that invites and encourages any concerns or allegations of discrimination to be brought to management's attention without the fear of reprisal.

All employees of NXT Bank have a responsibility to treat others with dignity and respect at all times. All employees are expected to exhibit conduct that reflects inclusion during work, at

work functions on or off the work site, and at all other company sponsored and participative events. Employees will regularly participate in diversity awareness training to enhance their knowledge to fulfill this responsibility.

Any employee found to have exhibited any inappropriate conduct or behavior against others will be subject to disciplinary action. Employees who believe they have been subjected to any kind of discrimination that conflicts with the Bank's diversity policy and initiatives should seek assistance from a supervisor or VP of Administrative Services.

Procurement and Business Practices – Supplier Diversity

It is important that our partners see that our actions and words are aligned. We strive to ensure doors are open and opportunities are available for people of all backgrounds. NXT Bank views our vendors as vital partners in our ability to assure high quality products and services to clients and customers. Across everything we do, we will reflect the diversity of the population with whom we do business.

Practice To Promote Transparency of Organizational Diversity and Inclusion

NXT Bank is committed to the diverse communities in which we live and serve. Being a strong financial partner and good corporate citizen is core to who we are. We believe that building a stronger community helps build a better bank and with the Bank's annual donations, sponsorships, employee volunteerism, and public relations efforts, we strive to improve the lives and well-being of the communities. We support diversity in the way we conduct business through employee enrichment, supplier initiatives and community activities.

NXT Bank continues to inform its Board members and staff on related policies and practices. Our website includes this Diversity Statement so our community, vendors, and potential employees are aware of it.

Self-Assessment

NXT Bank will provide Equal Opportunity to all employees and applicants for employment in accordance with all applicable Equal Employment Opportunity/Affirmative Action laws, directives and regulations of Federal, State and Local governing bodies or agencies. NXT Bank will commit the necessary time and resources both financial and human, to achieve the goals of Equal Employment Opportunity and Affirmative Action.

NXT Bank is committed to providing a work environment that is free of discrimination. In keeping with this commitment, the NXT Bank will not discriminate against or harass any employee or applicant for employment because of race, color, creed, religion, national origin, sex, sexual orientation, gender, disability, age, marital status, or status with regard to public assistance. NXT Bank will take Affirmative Action to ensure that all employment practices are free of such discrimination. Such employment practices include but are not limited to, the following: hiring, promotion, demotion, transfer, recruitment or recruitment advertising,

selection, layoff, disciplinary action, termination, rates of pay or other forms of compensation, and selection for training, including mentorship.

Creating an inclusive environment, learning and applying the best from our differences and our similarities, improves our ability to be innovative, enhances our ability to serve a broader group of customers, supports efforts in building strong ties to our communities, and builds strength within our company. We are committed to inclusion and diversity. It's the right thing to do.