



EQUAL EMPLOYMENT OPPORTUNITY AND AFFIRMATIVE ACTION POLICY STATEMENT

It is the policy of KS Bank not to discriminate or allow the harassment of employees or applicants on the basis of sex, gender identity, sexual orientation, race, color, religious creed, national origin, physical or mental disability, protected veteran status, or any other characteristic protected by law with regard to any employment practices, including but not limited to, recruitment, hiring, promotion, transfer, demotion, layoff or recall from layoff, termination, wage and benefit administration, and selection for training or other employment opportunities, provided the individual is qualified, with or without reasonable accommodation, to perform the essential functions of the job. This policy applies to all jobs at the Bank. The Bank will continue to take affirmative action to ensure individuals are employed, and employees are treated during employment, without regard to their sex, gender identity, sexual orientation, race, color, religious creed, national origin, physical or mental disability, protected veteran status, or any other characteristic protected by law in all employment practices as follows.

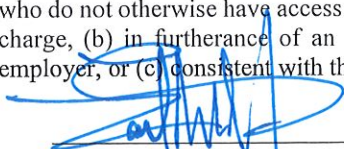
Employment decisions at the Bank are based on legitimate job-related criteria. All personnel actions or programs that affect qualified individuals, such as employment, promotion, demotion, transfer, recruitment, advertising, termination, rate of pay or other forms of compensation, and selection for training, are made without discrimination because of any basis protected by law.

Employees may choose to voluntarily disclose their sex, race, national origin, disability and protected veteran status at any time by contacting Human Resources. Such information will be maintained in a confidential manner and will not be used against an individual when making any employment decisions. Employees and applicants with disabilities and disabled veterans are encouraged to inform Human Resources if they need a reasonable accommodation to perform a job for which they are otherwise qualified. The Bank makes, and will continue to make, reasonable accommodation to the known physical or mental limitations of an otherwise qualified applicant or employee to promote the employment of qualified individuals with disabilities and disabled veterans, unless such accommodation would impose an undue hardship on the operations of the Bank.

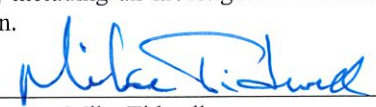
KS Bank and its President/CEO are fully committed to the principles of equal employment opportunity and affirmative action and support the successful implementation of the Bank's Affirmative Action Programs. Mike Tidwell, Director of Human Resources, SVP for the Bank, has been appointed with responsibility for implementation of the Bank's affirmative action activities. The Affirmative Action Officer has the full support of top management to fully implement this Program. All managers and supervisors will take an active part in the Bank's AAP to ensure all qualified employees and prospective employees are treated in a non-discriminatory manner with respect to all employment decisions. Furthermore, KS Bank will solicit the cooperation and support of all employees for the Bank's Equal Employment Opportunity and Affirmative Action Statement of Policy.

The Bank's Affirmative Action Program includes an audit and reporting system, which, among other things, uses metrics and other information to measure the effectiveness of the Program. The Affirmative Action Officer has been assigned responsibility for periodically reviewing progress with compliance and implementation of the Bank's affirmative action policy. In accordance with public law, the Bank's Affirmative Action Program for qualified individuals with disabilities and the Affirmative Action Program for protected veterans are available for inspection in the Human Resources Department, upon request.

In addition, employees and applicants will not be subjected to harassment, intimidation, threats, coercion, or discrimination because they have engaged in, or may have engaged in, filing a complaint, assisting or participating in an investigation, compliance review hearing, or other activity related to the administration of Section 503 of the Rehabilitation Act of 1973, as amended, the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended, Executive Order 11246, and/or any other federal, state or local law or regulation regarding equal employment opportunity, opposing any act or practice made unlawful, or exercising any other right protected by such laws or regulations. KS Bank will not discharge or in any other manner discriminate against employees or applicants because they have inquired about, discussed, or disclosed their own pay or the pay of another employee or applicant. However, employees who have access to the compensation information of other employees or applicants as a part of their essential job functions cannot disclose the pay of other employees or applicants to individuals who do not otherwise have access to compensation information, unless the disclosure is (a) in response to a formal complaint or charge, (b) in furtherance of an investigation, proceeding, hearing, or action, including an investigation conducted by the employer, or (c) consistent with the contractor's legal duty to furnish information.



Earl W. Worley, Jr.
President/CEO
October 1, 2023



Mike Tidwell
Director of Human Resources, SVP
October 1, 2023