

## Equal Employment Opportunity Policy Statement

(41 CFR 60-741.44(a)) and (41 CFR 60-300.44(a))

American Bank & Trust is committed to providing equal employment opportunity to all applicants and employees regardless of their race, creed, color, religion, gender, age, national origin, disability, military service, protected veteran status, genetic information, sexual orientation, gender identity, or any other characteristic protected by federal, state or local law. We are strongly committed to this policy and believe in the concept and spirit of the law.

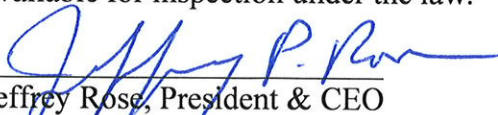
American Bank & Trust is further committed to ensuring that employment decisions are based on valid job requirements. In addition, all employment actions, such as recruiting, hiring, training, promotion, compensation, benefits, transfers, layoffs and termination are administered fairly to all persons on an equal opportunity basis, without discrimination on the basis of protected categories named above. American Bank & Trust will also provide qualified applicants and employees with disabilities any needed reasonable accommodations, as required by law.

American Bank & Trust will not tolerate employees and applicants to be subjected to harassment, intimidation, threats, coercion or retaliation because they engaged or may engage in filing a complaint or assisted in a review, investigation or hearing related to any federal, state or local law requiring equal employment opportunity; or because they opposed any act deemed unlawful.

The President & CEO supports this affirmative action program and has appointed Kelli Ruggeberg, Human Resources Generalist as American Bank & Trust's EEO Coordinator. The EEO Coordinator's responsibilities include implementing an internal audit and reporting system to monitor and measure the effectiveness of American Bank & Trust's equal employment opportunity efforts and report to executive management on this and any needs for remedial action.

American Bank & Trust maintains affirmative action plans for minorities, women, individuals with disabilities and protected veterans. Any questions regarding these plans or the company's equal opportunity policy should be directed to the EEO Coordinator who is responsible for the implementation of the plan. All employees are responsible for supporting the concept of equal employment opportunity and affirmative action and assisting and cooperating in meeting our plan goals.

If you wish to view the plans for protected veterans and individuals with disabilities, contact Kelli Ruggeberg during normal business hours and arrangements will be made for the areas of the plan available for inspection under the law.

  
Jeffrey Rose, President & CEO

April 24, 2020  
Date