

DRUG-FREE WORKPLACE POLICY

The Bank strives to provide a safe work environment and encourages good personal health habits. Alcohol and drug abuse pose a threat to the health and safety of employees and to the security of our equipment and facilities. Use of alcohol or drugs by our employees can also influence our customers' confidence in us. For these reasons, the Bank is committed to the elimination of drug and/or alcohol use and abuse in the workplace. Therefore, we have established the following policy about the use, possession, or sale of drugs and alcohol.

The following definitions apply:

Legal drug – prescribed drug(s) or over-the-counter drug(s) that have been legally obtained and are being used for the purpose for which they were prescribed and manufactured.
Pursuant to federal law, Medical Marijuana is NOT classified as a Legal drug.

Illegal drug – any drug: (a) that is not legally obtainable; (b) that may be legally obtainable, but has not been legally obtained; or (c) that is being used in a manner or for a purpose other than as prescribed or directed.

The Bank's policy is to employ a workforce free from the use and effects of illegal drugs and the abuse of alcohol during working hours. Any employee found to be in violation of this policy is subject to disciplinary action, up to and including termination, even for the first offense. To implement this policy, the Bank has established and will maintain the programs and rules set forth below.

General Procedures

To ensure compliance with this policy, substance abuse screening may be conducted in the following situations:

Pre-employment: As required by the company for all prospective employees who receive a conditional offer of employment.

For Cause: Upon reasonable suspicion that the employee is under the influence of alcohol or drugs that could affect or has adversely affected the employee's job performance. Any employee who reports to work while impaired or who is unable to properly perform their required duties may not continue to work. The Bank reserves the right to require a drug screen where allowed by law and it has reasonable suspicion that an employee is under the influence of illegal drugs while in the workplace.

Random: As authorized or required by federal or state law.

Compliance with this policy is a condition of employment. Employees who test positive or who refuse to submit to substance abuse screening will be subject to termination. Notwithstanding any provision herein, this policy will be enforced at all times in accordance with applicable state and local law.

Prescription drugs prescribed by the employee's physician, or other legal drugs, may be taken during work hours. However, if the use of any prescribed drug will affect an employee's safe work performance, the employee should notify their supervisor to determine if accommodations can be made. We will not

tolerate the abuse of prescription drugs and we will address such abuse in the same manner as for illegal drugs.

Grounds for Termination or Discipline

An employee is in violation of the Substance Abuse policy for illegal drug use or for alcohol abuse if the employee:

- brings onto the Bank's premises or property, has possession of, is under the influence of, or has any detectable amount of an illegal drug in his or her system as determined by drug or alcohol testing;
- uses, consumes, transfers, sells, or attempts to sell or transfer any form of illegal drug, as defined above, while on Bank business or at any time during the hours between the beginning and ending of the employee's work day - whether on duty or not;
- is under the influence of alcohol at any time while on Bank business;
- is under the influence of alcohol at any time during the hours between the beginning and ending of the employee's workday.

The violating employee is subject to disciplinary action up to and including discharge or suspension without pay, even for the first offense.

Failure to Consent to Tests

Failure to consent to drug tests requested by the Bank is a violation of this policy and is grounds for discharge.

Authority

Only the Bank's President, Executive Vice President or the HR Manager is empowered to request drug or alcohol testing or to impose termination under the above Drug-Free Workplace policy.