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## Freedom from Harassment or Discrimination

### **Anti-Harassment and Anti-Discrimination Policy**

#### Policy Statement

1. AgCredit has a long-standing policy prohibiting harassment and discrimination in accordance with AgCredit's equal employment opportunity policy on the basis of race, color, sex, pregnancy (including childbirth or related medical decision), age, religion, national origin, disability, protected veteran status (including relationship or other association with a protected veteran), citizenship, or any other class protected by federal, state or local provided, however, nothing in this policy is intended to limit or expand the obligations of AgCredit under any federal, state, or local law. This commitment to a harassment-free environment applies to every aspect of the employment relationship. This policy applies to employees, customers, vendors, and anyone else engaging with AgCredit employees when they are performing their jobs.
2. Definition of Harassment:
  - a. Harassment is generally defined as conduct based on one of the above protected classifications that creates an intimidating, hostile or offensive work environment, unreasonably interferes with an employee's work performance, or adversely affects an employee's opportunities in the workplace.
  - b. Sexual harassment is further defined as unwelcome sexual advances and other verbal or physical conduct of a sexual nature when:
    - Submission to such conduct is made, either explicitly or implicitly, as a term or condition of an employee's employment; or
    - Submission to or rejection of such conduct by an employee is used as a basis for employment, promotion, demotion, compensation or other personnel decisions affecting the employee.
    - Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.
3. Examples of improper conduct, whether inadvertent, in jest, or otherwise, include, but are not limited to:
  - a. Verbal Harassment – abusive or derogatory comments, demeaning jokes, slurs, etc.
  - b. Physical Harassment - assault, inappropriate touching, physical interference with normal work or movement, etc.
  - c. Visual Harassment - displays of derogatory or demeaning posters, cards, cartoons, graffiti, gestures, drawings or sexually suggestive pictures, emails, texts, electronic images, etc.

#### Complaint Procedure

1. An employee who perceives or believes that a particular conduct or comments of another person

constitutes harassment or discrimination must immediately report such conduct or comments to their supervisor or the Chief Human Resources Officer. For purposes of this Policy, such a report shall be referred to as a “Complaint.” An employee has the obligation to make a Complaint whether the conduct or comments are directed at the employee or at someone else. Nothing in this Section shall require a Complaint to be made to the person allegedly violating this Policy.

2. If a supervisor or Human Resources receives a Complaint or what they believe may be a complaint, the supervisor or Human Resources must immediately notify General Counsel. If the General Counsel is the person allegedly violating the Harassment Policy, the CEO.
3. An employee who perceives or believes that a particular conduct or comment is harassment or discrimination is encouraged to ask the offender to stop. Often, this action alone will resolve the problem. However, it is not necessary for an employee to talk directly to an offender if that person feels uncomfortable doing so. Furthermore, the employee is not relieved of the responsibility to make a Complaint, even if the other individual stops whatever conduct or comments he/she was making.

#### Retaliation Prohibited

1. AgCredit prohibits any retaliation against an employee who has made a good faith Complaint or participated in an investigation under this policy. Any employee of AgCredit who, after reasonable investigation, has been determined to have retaliated against an employee for making a good faith Complaint is subject to disciplinary action, up to and including termination.
2. If an employee believes they or another employee has been the subject of retaliation, the employee is required to make a Complaint alleging retaliation, using the Complaint Procedure set forth above.

#### Investigation of Complaint

Complaints (including those regarding retaliation) shall be promptly, thoroughly, and impartially investigated, subject to the following:

1. Confidentiality. To the extent practicable under the circumstances, efforts will be made to maintain the confidences and privacy of the complaining party and other involved parties during the investigation;
2. Interviews. The investigation will usually include interviews with the employee who made the Complaint, the alleged harasser, discriminator, or retaliator, and others who could reasonably be expected to have relevant information; and
3. Opportunity to Answer Allegations. Any employee accused of harassment, discrimination, or retaliation shall have an opportunity to answer the allegations at a meaningful time and in a meaningful manner.

#### Outcome of Investigation

1. No determination regarding a Complaint shall be made until the investigation is completed.
2. If a determination on the Complaint is made that harassment, discrimination, or retaliation did occur, the offending employee will be subject to disciplinary action, up to and including termination.