

## AFFINITY FEDERAL CREDIT UNION - CODE OF ETHICS

This credit union will conduct its relationships and operations in a manner that will uphold its fundamental commitment to serving its members. This credit union is committed to the highest standards of responsibility and conduct and subscribes to the following:

- TO MAINTAIN COMPLETE LOYALTY TO THIS CREDIT UNION AND TO PURSUE ITS MISSION, STRATEGIES, OBJECTIVES AND PLANS.
- TO TREAT ALL MEMBERS AND EMPLOYEES EQUALLY, WITHOUT REGARD TO RACE, GENDER, COLOR, RELIGION, SEXUAL ORIENTATION OR NATIONAL ORIGIN.
- TO PRESERVE AND PROTECT THE CONFIDENTIAL RELATIONSHIP BETWEEN THE INDIVIDUAL MEMBERS OF THE CREDIT UNION AND OURSELVES AND THE CONFIDENTIAL INFORMATION ENTRUSTED TO US THROUGH THE OFFICE THAT WE HOLD.
- TO SERVE ALL MEMBERS OF THE CREDIT UNION IMPARTIALLY AND TO PROVIDE NO SPECIAL PRIVILEGE TO ANY INDIVIDUAL MEMBER, NOR TO ACCEPT SPECIAL PERSONAL COMPENSATION FROM AN INDIVIDUAL MEMBER.
- TO NEITHER ENGAGE IN, NOR CONDONE, ANY EXPLOITATION OF THE INDIVIDUAL MEMBER, THE CREDIT UNION OR THE INDUSTRY.
- TO RECOGNIZE AND DISCHARGE OUR RESPONSIBILITIES AND THOSE OF THE CREDIT UNION TO UPHOLD LAWS, REGULATIONS, BYLAWS AND POLICIES RELATING TO THE CREDIT UNION'S ACTIVITIES.
- TO EXERCISE SOUND BUSINESS JUDGMENT IN THE CONDUCT OF THE AFFAIRS OF THE CREDIT UNION.
- TO USE ONLY LEGAL AND ETHICAL MEANS IN SEEKING TO INFLUENCE LEGISLATION/REGULATION.
- TO ASSOCIATE AND COOPERATE WITH OTHER CREDIT UNION ORGANIZATIONS IN BUILDING A STRONG DEMOCRATIC MOVEMENT FOR MORE EFFECTIVE SERVICE TO MEMBERS.
- TO MAINTAIN HIGH STANDARDS OF PERSONAL CONDUCT, AVOIDING ANY THREATENING, INTIMIDATING AND OFFENSIVE ACTION TOWARD ANY PERSON.
- TO AVOID CIRCUMSTANCES THAT COMPROMISES THE EXERCISE OF PRUDENT JUDGMENT DUE TO THE POTENTIAL FOR PERSONAL GAIN OR CONFLICTS OF INTEREST.


On behalf of the members of Affinity FCU we affix our signatures as a pledge of our support of this Code of Ethics.

### Directors

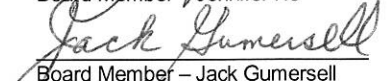
  
Chair – Gregory T. Simpson


  
Vice Chair – Irena Kaler


  
Secretary – Michael Rec

  
Treasurer – G. Chris Haskell

  
Board Member – Jennifer Ho

  
Board Member – Jack Gomersell

  
Board Member – John McGovern

  
Board Member – Nancy Barone

  
Board Member – Richard Meene

### Supervisory


  
Chair – Andrew Chen

  
Member – Richard A. Romano

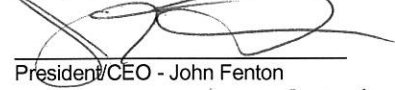
  
Member – Emma J. Johnson

  
Member – Nicole Pullis

  
Board Liaison- G. Chris Haskell

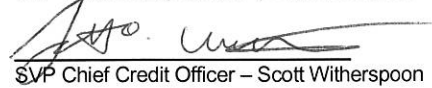
  
Board Liaison – Michael Rec

### Executive Management

  
President/CEO - John Fenton

  
EVP/CFO – Denise McGlone

  
SVP Member Experience – Donna LoStocco

  
SVP Chief Credit Officer – Scott Witherspoon

  
SVP Chief Strategic Officer – Joseph P. Herbst