

Equal Employment Opportunity, Affirmative Action, and Diversity and Inclusion Policy Statement

Severn Savings Bank, FSB and Louis Hyatt Commercial Inc. (the Company) is an affirmative action and equal opportunity employer. The Company affirms its long-standing commitment to maintain a diverse workforce reflective of the communities in which we operate, maintains a business culture that recognizes the contributions and interests of diverse cultural and social groups, and maximizes employee efforts by understanding individual differences and perspectives. It is the policy of the Company not merely to refrain from employment discrimination as required by federal, state, and local enactments, but to take positive affirmative action to realize for women, people of color, individuals with physical or mental disabilities and veterans full equal employment opportunity. We support the employment and advancement in employment of individuals with disabilities and of protected veterans, and we treat qualified individuals without discrimination on the basis of their physical or mental disability or veteran status.

It is our belief that an organization achieves this goal only through leadership and focused implementation of a results-oriented affirmative action plan and equal employment opportunity without regard to race, color, religion, gender, age, national origin, sexual orientation or identity, physical or mental disability, veteran status and any other personal characteristic protected by law. These policies maintain and enhance workforce diversity and apply to all employee actions including staffing, compensation, promotion, transfer, demotion, social and recreational programs, layoffs, employee benefits, training and development, disciplinary actions, employment termination, and other general conditions of employment.

The Company will make good faith efforts to reasonably accommodate the physical and mental limitations of any employee or applicant for employment or a request for a religious accommodation unless such accommodation would impose undue hardship on the conduct of our business. For purposes of this policy, protected veterans include disabled veterans, recently separated veterans, active duty wartime or campaign badge veterans, and armed forces service medical veterans.

The Senior Vice President, Human Resources has been appointed the role of the Equal Opportunity/Affirmative Action Officer and will audit, report, and evaluate activities which pertain to our EEO and Affirmative Action objectives. Employees who need assistance in clarification or resolution of EEO matters or who are interested in reviewing the Affirmative Action Plan for Individuals with Disabilities and Protected Veterans should contact 410-260-2055. Retaliation against any employee for making an EEO claim or participating in the investigation of a complaint is strictly prohibited and will not be tolerated.

On a strictly voluntary basis, the Company invites all individuals with a disability and protected veterans who are either employees or applicants for employment, and who wish to participate under Severn Savings Bank's Affirmative Action Program to identify themselves to their manager, the Human Resources department. Any individual who identifies himself/herself will not be subjected to any form of harassment or retaliation based on his/her status or self-identification. Further, this self-identification will be kept confidential.

The Executive Vice President fully support the Affirmative Action Program and directs the responsibility of all those with employment responsibility to seek to achieve the stated aims of this program. Moreover, it is the responsibility of each and every member of the Company to assist in achieving the aims of this policy and to make equal opportunity an actual, functioning condition of work life at the Company.