

2024

Community Impact Statement

First Federal Bank of Kansas City



First Federal
BANK of KANSAS CITY





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Dream



FALL 2024

A PUBLICATION BY PAWSPERITY

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Pawsperity

2024

Community Impact Statement

First Federal Bank of Kansas City



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**...it's all made possible by
our incredible team of
mission-driven employees
who show up every day
ready to serve.**

”



From the President & CEO

Since its founding in 1934, First Federal Bank of Kansas City has proudly stood as a mutual bank—owned by our depositors and rooted in the belief that financial institutions should serve customers and the broader community, not solely shareholders.

Our mission has always been clear: to help people build a better financial future through the power of homeownership, community investment, and financial empowerment. This unwavering commitment has guided us through the many economic and societal changes of the past 90 years—and positioned us well for the future.

2024 marked an exciting year of progress. We made significant financial investments in technology designed to better serve customers with the financial and money-management tools they need.

First Federal continued its commitment to the community by listening to the needs of our partners—especially small businesses and nonprofit organizations—inspiring us to engage and support them in new ways. The bank also received the highest rating possible (“Outstanding”) from the FDIC in its review of our Community Reinvestment Act activities and investments—a significant accomplishment.

As always, our profits are reinvested into the greater Kansas City community through local mortgage and business lending, first-time homebuyer grants, financial literacy efforts, corporate giving, investment in community initiatives, and volunteer hours supporting local nonprofits. And it’s all made possible by our incredible team of mission-driven employees who show up every day ready to serve.

The following Community Impact Statement highlights the meaningful ways we’ve invested in our neighbors this past year. It’s more than a report; it’s a reflection of who we are.

Thank you for being part of our journey. The best is yet to come.

Sincerely,

A stylized, handwritten signature in black ink, appearing to read 'J.R. Buckner'.

J.R. Buckner

President and CEO, First Federal Bank of Kansas City

Our Foundation

The Story Behind Our Logo

Our logo represents who we are and what we believe. Symbolizing a guiding light to a brighter financial future and a commitment to community, savings, and homeownership, it conveys **purpose, growth, and hope.**



OUR MISSION	OUR VISION
Help people build a better financial future.	Prosperity and a home for all.
OUR VALUES	OUR VALUES IN ACTION
<ul style="list-style-type: none">+ Serve one another – Treat others as we would want to be treated Lead with a heart for service+ Insist on progress – Be accountable to others and expect the same Act with urgency and intention+ Wow the customer – Deliver exceptional experiences Creatively solve problems+ Have fun together – Appreciate laughter and humor Cheer our shared successes+ Celebrate each other – Recognize others' unique gifts and differences Give and receive praise and feedback honestly	<ul style="list-style-type: none">+ Products and programs empowering individuals and families+ Educational resources focused on financial literacy and long-term success+ Investing in people and communities through the power of homeownership+ Corporate giving to help the communities we serve flourish+ Dedicated employees with hearts for service+ Committed stewardship of the bank's resources and reputation

Tone From the Top

Corporate Governance is a framework bank directors and senior management establish and maintain. The focus is on relationships, policies, and processes that provide strategic direction and controls to remain profitable, competitive, and resilient through changing economic and market conditions.

THE BOARD OF DIRECTORS operates under the bank's Corporate Governance and Risk Policy, which details the role and responsibilities of Directors and senior management by maintaining independence in fulfilling his/her obligations. Directors and senior management must govern the bank by:



Establishing a Risk Governance Policy and culture that includes the duty of loyalty (prohibit advancing their own personal or business interest, or those of others, at the expense of the bank) and duty of care (require directors and officers to act as prudently in conducting the affairs of the bank).



Setting the bank's strategic plan, objectives, and risk appetite.



Identifying, measuring, monitoring, and managing risks (ex. Strategic Business Plan, Succession, Change Management, Internal and Independent audits, etc.).



Protecting the interest of depositors



Ensuring legal and ethical conduct by directors, officers, and employees; to operate in a safe and sound manner with integrity, and compliance with applicable laws and regulations. Annually, directors, officers, and employees must attest that they have read and understood the bank's Conflicts of Interest, Corporate Conduct, Whistleblower, and Acceptable Use policies.

Community Impact

As a state-chartered mutual savings bank, First Federal Bank of Kansas City is accountable to its deposit accountholders, not stockholders. The bank’s strategic direction is thus focused on what is best for our customers and communities within the Kansas City area over the long run.

In a phrase, “our purpose is bigger than profit.” **As a community bank**, we strive to build lasting relationships with our consumer and business customers, offering exceptional service and the right products and guidance that leads to greater financial success.



Community Giving

Our vision of prosperity and a home for all guides the work we do in our community. We champion community growth by partnering with and giving back to nonprofits whose incredible work is vital to Kansas City and beyond. Our work focuses on four areas: community and economic development, education and youth programs, arts and culture, and health and human services.

Our employees commit to raising awareness and fundraising for various community organizations and charitable causes. Below is a glimpse at the community partners the bank and/or employees have supported over the years. First Federal Bank provided nearly \$1,400,000 in donations and loan grants from 2019 through 2024.

\$1,360,000

donations and loan grants
from 2019 to 2024



Bienvenidos a Mi Casa: A Pathway to Homeownership

First Federal Bank of Kansas City is proud to partner with El Centro on an exciting new initiative: **Bienvenidos a Mi Casa**. This year-long program is designed to empower first-time homebuyers by helping them build a strong financial foundation, improve their credit, and save for a down payment—ultimately preparing them to achieve the dream of homeownership.

At the heart of this effort is education. Our dedicated team of financial experts leads engaging, culturally responsive classes focused on credit, budgeting, and the homebuying process. We believe that knowledge is power—and by sharing our expertise, we're not just helping families buy homes, we're helping them build brighter futures.

Together with El Centro, we are opening doors and creating opportunities—one family at a time. Since 2019, **First Federal has donated \$25,000 to El Centro.**

Taking It To The Streets

Over 20 years ago, Scott Lamaster organized Taking It To The Streets to assist emergency response teams and community members in times of need. His organization and its fully equipped support vehicles provide first responders with food and water, restroom facilities, cooling fans, a warm meal, and places to rest. They assist surrounding communities during emergencies or severe weather events and deliver meals to the homeless several times a week.

First Federal Bank partners with Taking It To The Streets each year for our Annual Golf Benefit. Since the benefit began in 2018, we've raised more than \$203,000 for this incredible organization with help from our bank employees and tournament participants. The funds raised have purchased a mobile cooking kitchen, a mobile stage for community events, and other needed items.

\$203,000

raised since the benefit
began in 2018

C You In The Major Leagues

Dayton Moore, former Kansas City Royals General Manager, founded C You In The Major Leagues in 2013 to provide hope and support to children and families in crisis, while reaching and developing future character-driven leaders. The organization offers mentoring and leadership programs to develop a student's career and life skills. Since 2019, First Federal Bank has donated \$51,000 to help inspire and develop future leaders in our community.

\$51,000

to help develop future
leaders in our community

Pawsperity

Pawsperity is a nonprofit devoted to helping impoverished families become self-reliant through job training in the art of pet grooming. Pawsperity provides a six-to-eight-month training program to equip students with credentials upon graduation, and offers wraparound services like parenting and budgeting classes, mental health support, life skills courses, and other medical services needed to support students in their lives going forward. Since 2019, First Federal Bank has donated \$48,500 to help families build a brighter future.

\$48,500

to help families build a
brighter future



Veterans Community Project

Veterans Community Project (VCP) is dedicated to supporting the men and women who took the oath for our country by making a difference in the lives of homeless veterans. Veterans Community Project provides strategic services to help veterans move toward stability through a community of fully furnished tiny homes and wraparound services to support their mental and emotional well-being.

Since our first contribution to VCP in 2017 helping fund a village of "tiny houses" to provide housing for veterans, **First Federal Bank has donated \$23,300 to help homeless veterans receive healthcare services**, financial and emotional counseling, and housing. The bank also co-sponsors an education program teaching basic banking knowledge and credit restoration skills, and we offer free checking and savings accounts to VCP clients.

Making Strides Against Breast Cancer

The American Cancer Society's Making Strides Against Breast Cancer competitive walks unite communities, companies, and individuals with a collective goal to end breast cancer as we know it. The Making Strides movement raises lifesaving funds that support breast cancer patients, survivors, thrivers, and caregivers through every step of the journey.

First Federal Bank joined its first annual Making Strides Against Breast Cancer Walk in honor of a wonderful member of the bank family in October 2015, as 88 employees and family members participated with a \$3,100 donation. Since then, we've donated \$98,000 of corporate and personal dollars to fund research, support patients, and provide access to lifesaving screenings. In 2022, First Federal Bank was nominated for the 2022 Regional Spirit Strides Award.



\$98,000

of corporate and personal
dollars donated



Harvesters

Harvesters is a regional food bank working to create equitable access to nutritious food and address the root causes and impact of hunger. They provide food and related household products to more than 760 nonprofit agencies including emergency food pantries, community kitchens, homeless shelters, children's homes, and others. Harvesters is also a certified member of Feeding America, a nationwide network of more than 200 food banks.

In February 2016, First Federal Bank began its first week-long, bank-wide collection of food and personal care items. We gathered 1,700 pounds of food and donated \$530 which we collected at our 'Souper Bowl' Luncheon. Since the event's inception in 2016, First Federal Bank employees donated \$18,100 and thousands of pounds of food.

\$18,100

and thousands of pounds
of food donated by First
Federal Bank employees
since the event's inception
in 2016

The YMCA of Greater Kansas City

The YMCA has a focus on youth development, healthy living, and social responsibility with a commitment to strengthening communities. The “Y” provides services to men, women and children of all ages, income ranges or backgrounds to nurture the potential of children and teens, improve the nation’s health and well-being, and encourage opportunities for lasting personal and social change. Since 2021, First Federal Bank has donated \$12,500 to support the well-being and social needs of our Kansas City neighbors of all ages and backgrounds.

\$12,500

to support our Kansas City neighbors



Coldwater

Coldwater is a faith-based nonprofit in Lee’s Summit, MO, with a mission to build friendships that foster hope in the community. Coldwater operates a food pantry and clothes closet that provides emergency food during the week and weekend backpacks for hungry school children. During the summer, Coldwater offers a non-competitive T-ball program and various meals to local neighborhoods. **Since 2021, First Federal Bank has donated \$20,000 to support Coldwater’s community efforts.**

Mike’s Posse

Amyotrophic Lateral Sclerosis (ALS) is a progressive, fatal neurodegenerative disease that affects nerve cells in the brain and the spinal cord. The ALS Association leads the way in research, patient and community services, public education, and advocacy. The Mid-America Chapter provides consultation by professional patient service coordinators and high-quality care and research opportunities for patients and families in The ALS Center of Excellence at the University of Kansas Medical Center. In honor of Mike Rogers, husband to a First Federal employee who lost his life to ALS in 2016, First Federal Bank participates in an annual walk fundraising for The Kansas City Chapter of the ALS Association. From 2016 through 2024, bank employees, family and friends have raised \$34,700 to support the ALS Association’s search for a cure.

\$34,700

to support the ALS Association’s search for a cure

Volunteerism



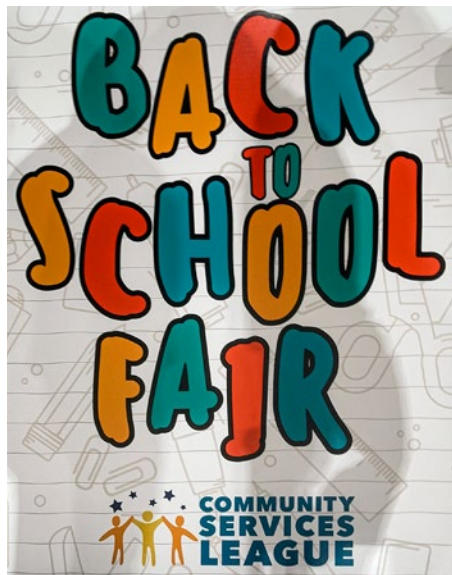
In keeping with our core values commitment to giving back, First Federal Bank **encourages employees to become involved** in the communities we serve. We offer employees the opportunity to earn extra paid time off in the form of a Volunteer Day (a personal day for full-time employees and four hours for part-time) if they provide at least three service hours in support of a non-profit program.

Consistently, we witness employees living out our values of *serve one another and have fun together* by giving of themselves to improve our communities. Since 2019, First Federal Bank **employees have volunteered nearly 5,000 volunteer hours**. Here are stories of our employees making an impact in 2024.



[Our] strategic direction is focused on what is best for our customers and communities...

Spreading Joy and Readiness with Community Services League



At First Federal Bank of Kansas City, giving back is at the heart of who we are. That's why we're proud to partner with Community Services League (CSL) each year for their Summer Back to School event—an uplifting experience that brings smiles, support, and school readiness to local families. Our team of FFBKC volunteers looks forward to this event every

summer, helping children pick out brand-new backpacks, shoes, and school supplies so they can walk into the classroom feeling confident and excited to learn.

And the giving doesn't stop when the school year begins. During the holidays, we join CSL once again for their magical Christmas Shop, where we assist parents in selecting free toys and clothing for

their children—ensuring every child wakes up to something special on Christmas morning.

These moments remind us why community matters. Whether it's a fresh start in August or holiday joy in December, we're honored to stand alongside CSL—lifting up families and creating brighter futures—one backpack, one toy, one smile at a time.



Trunk or Treat

In 2018, an employee initiated the inaugural First Federal Trunk or Treat, which has now become an annual community event during Halloween.

Employees volunteer with their department or branch to dress up in costume and decorate their car's trunk in a theme of their choice. Families drive through or walk through the parking lot, stopping at each trunk to pick up candy and enjoy the various themes, music and other novelties provided by our team and external organizations that want to support a fun, safe Halloween event for children.



Hope



Joy

Celebrate



Educate



Support



Trust



Give



Community Investment

With its principal office in Lee's Summit, Missouri and administrative offices in Leawood, Kansas, First Federal Bank operates nine full-service branch locations throughout five counties in the Kansas City area (three locations in Kansas and six in Missouri).

The bank provides a range of financial services including home loans, construction loans, consumer loans, and deposit products that meet consumers' needs and improve their financial well-being.

We envision prosperity and a home for all. First Federal Bank is committed to providing a full range of low-cost banking deposit products and services for all consumer income levels, including the unique needs of low-to-moderate income communities. Local communities are served by the bank's retail branches and tech services to provide better customer service and account access, lower cost products, and exceptional customer experience. The bank offers secure, effective, and efficient payment processing options including check processing, ACH, debit/ATM/POS cards, wire transfer, remote deposit capture, and personal and small business online/mobile banking.



As an engaged corporate citizen with deep and longstanding historical ties to the community, the bank is committed to helping people and communities prosper ... **because banking is personal.**

First Federal listened—and remained committed to our community and partners.

Community Support and Resources

The bank's culture strongly encourages and promotes employee volunteerism and service with community development organizations, charities, and other groups. These activities are designed to provide leadership and support, to identify unmet credit and banking needs in the community, and to help develop products that are safe and sound for the bank.

Focusing on Affordable Housing

On November 7, 2024, First Federal Bank of Kansas City hosted our 3rd Annual Community Impact and Needs Symposium at our Leawood Administrative Center, welcoming 39 community leaders from nonprofits, faith-based organizations, certified development companies, community development financial institutions, and more. This year's focus was on affordable housing and the growing potential of Community Land Trust (CLT) programs.

The event featured presentations from **Health Forward Foundation** on the connection between housing and health, and **Community Housing of Wyandotte County (CHWC)**, who gave an overview of CLT basics and benefits. A panel discussion followed, moderated by Reconciliation Services, with panelists from CHWC, Habitat for Humanity KC, Tenants to Homeownership, and the KC Community Land Trust.

Inspired by the conversation, our mortgage team are exploring new affordable housing programs and grants for low- and moderate-income families. CLTs offer long-term affordability, foreclosure

prevention, and ongoing homeowner support—making them a smart solution for families, nonprofits, and lenders alike. We're excited to bring this innovative approach to our clients and deepen our impact in the Kansas City community. First Federal Bank has a directory of bilingual employees that are fluent in Spanish, Hmong, Vietnamese, and Portuguese.

The Board of Directors and senior management ensure the bank dedicates adequate resources to implementing the Community Reinvestment Act (CRA) Strategic Plan. The CRA Committee meets quarterly and provides minutes to the Board of Directors. The

The bank provides online and in-person resources that focus on these key areas:

- + **Homebuyer education** workshops
- + **Financial literacy** workshops, including credit, budgeting, debt reduction, and savings
- + **Banking basics**, with an emphasis on low-cost checking and savings products



committee reviews progress in attaining the bank's CRA Strategic Plan goals, effectiveness of marketing in low-to-moderate income communities, amount of CRA-related community services and activities, and product development updates or new partnerships that target low-to-moderate communities or households.

In its most recent FDIC examination conducted in April 2024, First Federal Bank received a rating of **Outstanding.**

A Journey of Hope: How Elise and Jeremiah Hall Turned Their Homeownership Dreams Into Reality

Elise Hall thought she was just signing up for a budgeting and credit-building class with First Federal Bank of KC. What she didn't expect was how those financial literacy lessons would change her life. A simple decision to open a free checking account with First Federal Bank set her and her husband, Jeremiah, on a path they never imagined—homeownership!

"There was a video that showed a woman whose dreams had come true working with First Federal and becoming a first-time homeowner," Elise recalls. "It really inspired me." When the time came for Elise and Jeremiah to start looking for a home, they knew exactly who they wanted by their side.

With the help of the bank's Community Mortgage Advisor and lending team, the Halls turned their dream into reality, step by step. **"We just love First Federal," Elise says. "They made it easy and comfortable. I was never nervous because they explained every step."**

For First Federal, helping families like the Halls is more than just a job—it's a passion.



Community-Focused Banking

First Federal Bank offers traditional loan programs including residential mortgages, single-family construction, and consumer loans. The bank offers conventional mortgages and government loan programs, such as Veterans Administration (VA), Government National Mortgage Association (GNMA), Federal Housing Administration (FHA), U.S. Department of Agriculture (USDA), and Federal National Mortgage Association (FNMA). Consumer loans include home equity lines of credit, home improvement, auto, and credit builder loans. The bank also provides a variety of deposit services, including checking, savings, money market, certificate of deposit, and individual retirement accounts.

Several products have been developed specifically to help underbanked and unbanked consumers in low-to-moderate income households:

ITIN PRODUCTS AND PROGRAMS

- + In 2019, the bank developed a mortgage loan product focused on serving foreign individuals (resident or non-resident) who have a U.S. Individual Taxpayer Identification Number (ITIN). Since the inception of the program through year-end 2024, the bank has provided affordable housing to **235 households by funding \$40.4 million** in home loans.
- + In 2023, the bank developed interest-bearing checking and savings products available to all foreign individuals with an ITIN.

BETTER TOGETHER GRANT PROGRAM

- + In 2019, the bank also developed its Better Together Grant Program to assist ITIN and other qualified applicants purchase a home in a low-to-moderate income census tract. The grant can be used for closing costs or down payment assistance. Since inception of the Better Together Grant Program through year-end 2024, the bank has provided nearly **\$700,000 in grant funds to 199 households, funding over \$20 million in home loans.**

COMMUNITY RELATIONSHIP PROGRAMS

- + **PAWSPERITY:** In 2020, the bank partnered with Pawsperity to provide financial education and deposit accounts to individuals who enroll in Pawsperity's dog grooming training program.
- + **BANKING FOR VETERANS & SERVICEMEMBERS:** In 2023, the bank partnered with Veterans Community Project to offer deposit products to veterans who need to establish banking services. In 2023, financial education and deposit products have been offered to participants in four additional non-profit organizations.

GO AND GROW ACCOUNT

- + The Bank developed and launched its Bank On-certified GO Checking Account in 2021. Key features include: no minimum balance requirement, no monthly service charge, no monthly overdraft fee, debit card and ATM access, and free paper or digital statements. The Bank also offers the GROW Account, a high-yield savings account with no minimum balance requirement or monthly maintenance service charge. As of 2024, we have **884 GO Accounts with a balance of \$1,100,000 and 138 GROW Savings Accounts with a total portfolio balance of \$296,000.**

HOMETOWN HEROES LOAN PROGRAM

- + In 2022, this program was developed to assist firefighters, EMT, paramedics, nurses, teachers, and police officers who protect and serve our communities to acquire a home loan. The Hometown Heroes Loan Program provided lower upfront fees with a \$500 credit at closing and a discounted interest rate of 0.125% lower than the bank's established mortgage loan rate. Since 2022, the bank has provided almost **\$6,000,000 home loans to 21 Hometown Heroes.**

The following products have been developed in response to feedback received during our Community Impact and Needs Symposium:

CREDIT BUILDER LOAN

- + In 2023, the bank launched a Credit Builder Loan program secured by a short-term, interest-bearing certificate of deposit. The program is designed to help individuals build their credit and boost their savings. As of April 2025, the bank has 36 active loan accounts with a portfolio balance of **\$23,000.**

NONPROFIT MONEY MARKET SAVINGS

- + As part of our ongoing commitment to supporting nonprofit organizations, we offer a special Business Money Market Savings Account exclusively for nonprofits. This account provides a highly competitive promotional rate to help nonprofits grow their funds while continuing to serve their communities. Since launching the promotion on January 1, 2024, we have opened 14 accounts, totaling a portfolio balance of **\$2,740,000.**

Environmental Contribution

Digital Transformation

First Federal Bank has completed 80% of its digital transformation strategy, including cloud migration. Cloud infrastructure reduces our physical IT infrastructure and on-premises data center, which allows the bank to run systems only when required.

There are four environmental benefits of cloud computing:



Reduces energy consumption

Cloud computing can cut energy consumption by 87%. It removes the need for a constant power supply to servers and cooling systems.



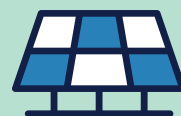
Contributes to environmental sustainability

Using virtualization, the shift from on-premises IT infrastructure to the cloud will have a lower impact on the environment. It also reduces waste from the disposal of obsolete IT equipment.



Curbs carbon emissions

Cloud computing cuts down the rate of carbon emissions by minimizing energy requirements and consumption, and it reduces wasted energy by optimizing the physical environment.



Increases energy efficiency and renewable resources

The main concept of cloud computing is that services get shared, thus optimizing resource effectiveness.

Reducing Our Carbon Footprint

Digital Mortgage and Consumer Lending Platforms

Our online mortgage loan and consumer loan platforms allow consumers to apply and close a mortgage or consumer loan securely anywhere, at any time, provided they have a mobile device or computer with internet access. The platform has workflows, digital signature, and document print and save features. Originating mortgage and consumer loans via a digital platform lessens the environmental impact of customer travel to and from a branch facility while reducing the amount of printed paper documents.



Online and Mobile Banking

Our online account opening platform makes it easy and convenient for consumers to open personal checking, savings, and time deposit accounts anywhere, at any time, provided they have a mobile device or computer with internet access. Customer personal identifying information is protected with secure encrypted transmission. They can also enroll in other features, such as direct deposits, mobile deposits, and bill pay. The digital account opening process eliminates physical paperwork and reduces gas emissions from trips to a branch to open a new account.



Paperless

Digital Document Management

Our content management solution provides workflow, document imaging and management, check image and account statements, archiving, and records management. It's efficient for customer and management access to data and reports and provides record retention capabilities as required by regulatory requirements. This solution has several environmental benefits including reducing printing, waste, and carbon emissions. Electronic documents significantly reduce the need to print documents, resulting in less electricity used to run printers. They reduce carbon emissions from transporting wasted paper, ink, and toner cartridges to landfills and recycling facilities. In addition, storing bank and customer records in the cloud eliminates the need to box and transport to an off-site secured storage unit.



eStatements

Customer mortgage and deposit notices as well as statements are available electronically to customers who opt to receive these documents digitally. eStatements are safe and provide a secure way for customers to readily access their account records for checking, savings, time deposits, IRAs, and loans. The elimination of paper reduces the risk of fraud and identity theft, while minimizing the environmental impact of printing statements, mailing material, and envelopes.





Facilities

Our Administrative Office is our largest single location, but it was intentionally designed to help reduce our carbon footprint. We have also implemented hybrid work arrangements to further minimize our environmental impact.

In 2021, we leased a new office space at Park Place, managed by Coldwell Banker Richard Ellis Group (CBRE). That same year, CBRE announced its commitment to achieve net-zero carbon emissions by 2040—ten years ahead of the Paris Agreement goal. Under CBRE’s science-based targets, emissions from its operations are set to decrease by 68% by 2035.

Key environmental features of our Administrative Office include

HVAC

- + A Building Automation System (BAS) manages environmental controls for our space and the Park Place campus, using occupancy schedules, remote sensors, frequency drives, zone dampers, and unoccupied setbacks.

LIGHTING

- + All lighting within First Federal Bank’s space is LED. Common areas are managed by a centralized control system that uses occupancy schedules and natural light harvesting. Individual offices and spaces are equipped with motion-IR sensors to automatically turn off lights when not in use.

WASTE REDUCTION

- + We recycle paper, cardboard, plastic, and aluminum. Reusable tableware, silverware, glassware, and cups are used to minimize landfill waste. Old electronics are recycled through Syntec Technologies.

PARKING LOT AND SIGNAGE LIGHTING

- + Controlled by programmable timers, with gradual conversion to LED lighting as fixtures are replaced and incentives allow.

Management remains committed to incorporating environmentally responsible features in all future facility remodeling, building, and purchasing decisions.

PAPER SHREDDING AND RECYCLING

- + In instances where paper documents are necessary and need discarding, the bank has partnered with an external vendor who provides secure shred boxes at each facility. Employees can discard paper documents for destruction and recycling, which eliminates plastic trash bags for paper waste.

Our People Make the Difference

First Federal Bank is committed to fostering, cultivating and preserving a culture of diversity and inclusion. Our Board of Directors is comprised of members from diverse social, racial, economic, and professional backgrounds.

Our employees are the most valuable asset, and all employees have a responsibility to treat others with dignity and respect at all times.

The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, unique capabilities, and talent that our employees invest in their work represents a significant part of not only our culture, but our reputation and company achievement as well.

We embrace and encourage our employees' differences in age, color, disability, ethnicity, family or marital status, gender identity, language, national origin, physical and mental ability, race, religion, sexual orientation, socio-economic status, veteran status, and any other characteristics that make our employees unique.

First Federal Bank's diversity initiatives are applicable, but not limited to, our practices and policies on recruitment and selection; compensation and benefits, professional development and training; promotions; transfers; and the ongoing development of a work environment built on the premise of diversity and equity that values individual similarities and differences, so that all employees can reach their potential and maximize their contribution to our organization.



Should you have questions, comments, or recommendations on how we may further our commitment to environmental conservation, social responsibility, and corporate governance, we invite you to **contact us at (816) 241-7800.**



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