

2023

Community Impact Statement

First Federal Bank of Kansas City



First Federal
BANK of KANSAS CITY



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**We are proud to be a
financial institution that
invests in people and
communities...**

”



A Letter From the CEO

Since 1934, First Federal Bank of Kansas City has humbly, but proudly stood strong as a mutually owned financial institution—owned by our depositors and serving the needs of the greater Kansas City community.

Our profits are reinvested into the communities we serve through home buyer grants, financial literacy and home buyer education seminars, donations and volunteer support of local nonprofits that share our passion for homeownership, and improved products and services for our customers, like our 2022 release of a best-in-class digital banking platform and mobile app and our credit builder loan program. Because of our unwavering commitment to stewardship, we have not only survived the numerous economic and societal ebbs and flows of the last 90+ years but have thrived to become one of the largest and strongest mutual banks in the Midwest.

We have been innovators since our founding in 1934 and that spirit drives us still today. In 2024, we're planning strategic investments that will leverage the bank's current strengths and data to optimize efficiencies providing for an even better customer experience. We will make investments in people, our communities and technology that will expand the number of people we can reach to improve their financial well-being.

We are proud to be a financial institution that invests in people and communities through the power of homeownership, empowers families with financial literacy, and employs dedicated staff with hearts for service. The following Community Impact Statement outlines how we as a mutual bank strive to make a difference in our community and in the lives of our neighbors.

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

Sincerely,

JR 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	PROOF-OF-VALUE
<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

As a mutually owned financial institution, our board members serve as stewards over assets and capital of the Bank. The Board of Directors provides strategic guidance over major policy decisions in alignment with our Mission, Vision, and Values to ensure the bank operates in the best interest of the communities it serves. The Board follows the Corporate Governance framework which provides direction and controls to remain profitable, competitive, and resilient through changing economic and market conditions.

THE BOARD OF DIRECTORS operates under the 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 account holders, not stockholders. The Bank's strategic plan is not based on stockholder interests and short-term earnings, but rather what is best for communities within the Kansas City Metropolitan Statistical Area, and our deposit and loan customers.

Our purpose is bigger than profit. It's about giving back to the people and communities we serve, so we can all prosper together. As a community bank, we strive to build lifelong relationships, offering personalized guidance and education along the way that leads to greater financial success. Starting with a savings strategy and building toward the home of your dreams, our team is there every step of the way.



Corporate 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.

**It's about giving back...
so we can all prosper
together.**

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 \$749,626 in donations and loan grants from 2019 through 2022.

\$749,626

donations and loan grants
from 2019 to 2022

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 provides 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. Lamaster's fully equipped emergency response trailer has traveled to the 2015 World Series Parade, the 2023 NFL Draft, and Super Bowl Parades. In April of 2018, Lamaster received the Director's Community Leadership Award on behalf of Taking it to The Streets, which was presented by the FBI Director.

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 \$175,000 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 many other necessities.

\$175,000

raised since 2018



1K for KC (Heart of KC Foundation)

This foundation supports families in Kansas City who are experiencing a loss of income or unexpected challenge that impacts their ability to afford rent or mortgage payments. 1K for KC selects and assists families with up to \$1,000 per month for three months starting in December. Payments are made directly to landlords or mortgage lenders to provide relief and hope during the holiday season. Since 2020, First Federal Bank has donated \$35,000 for this cause.

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 \$28,000 to help inspire and develop future leaders in our community.

\$28,000

to help develop future
leaders in our community

Pawsperty

Pawsperty is a nonprofit devoted to helping impoverished families become self-reliant through job training in the art of pet grooming. Pawsperty 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 needed medical services to support students in their lives going forward. Since 2019, First Federal Bank has donated \$27,950 to help families build a brighter future.

\$27,950

to help families



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.

In 2017, the Bank purchased a tiny home and shortly after, First Federal employees donated personal funds to purchase a second tiny home. On January 29, 2018, VCP hosted a ribbon cutting ceremony at our Administrative Center to recognize the Bank's contributions. Since then, First Federal Bank has donated \$11,800 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 participated in its first annual Making Strides Against Breast Cancer walk in honor of a wonderful member of the bank Family on October 24, 2015. We saw 88 First Federal Bank employees and family members participate with a \$3,100 donation. Since then, we've donated \$79,625 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.

\$79,625

of corporate and
personal dollars to fund
research since 2015,
with 88 Bank employee
donations of \$3,100



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. From 2016 to 2022, First Federal Bank employees have donated 9,488 pounds of food and \$15,408.

\$15,408

donated and 1,700 pounds
of food gathered from
2016 to 2022

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 \$10,000 to support the well-being and social needs of our Kansas City neighbors of all ages and backgrounds.

\$10,000

to support the well-being
of our 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 \$10,000 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 on June 27, 2016, First Federal Bank participates in an annual walk fundraising for The Kansas City Chapter of the ALS Association. From 2016 through 2022, bank employees, family and friends have raised \$33,200 to support the ALS Association’s search for a cure.

\$33,200

to support the ALS
Association’s search
for a cure

Volunteerism

In keeping with our core values and 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 4 hours for part-time) if they provide at least 3 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. They work together, with organizations and schools, to better the lives of children, parents, and individuals. Below are a few programs for which our employees have volunteered. Federal Bank employees served 2,946 volunteer hours from 2019 through 2022.

Kansas City Community Blood Drive

On March 8, 2017, First Federal Bank held its first semi-annual Community Blood Drive at the Administrative Center with 40 employees registered to give blood. We continued hosting a drive until the COVID-19 Pandemic. In July 2020, First Federal Bank stepped up to address the blood shortage in our community by launching a mobile blood drive at two branch locations. With much success, we then instituted a program to compensate employees with two hours of paid time off to allot time or giving blood at the Community Blood Center or another drive location. The Community Blood Center serves nearly 60 hospitals in over 70 counties in Missouri and Kansas.

CCVI Trolley Run

For nearly 70 years, the Children's Center for the Visually Impaired (CCVI) has provided critical funding to support the specialized education and individualized therapies visually impaired children receive every year. The CCVI Trolley Run is one of Kansas City's oldest and largest runs.



**Serve one
another and have
fun together.**



Ronald McDonald House Charities of KC

The Ronald McDonald House Charities offers comfortable, convenient lodging where families can stay at no cost to them and be near their children when receiving medical care. In 2017, Bank employees began hosting quarterly meals at two Ronald McDonald houses with a team of 30 volunteers. These events continued until the COVID-19 Pandemic.

Christmas Cheer

First Federal Bank employees have always adopted an agency during the holiday season to support with gifts, food, and other items. Often times, Santa Claus would join the group when delivering the donations.

Prior to 2015, our branch staff placed donation boxes at each location to collect toys for Toys for Tots sponsored by the U.S. Marine Corps Reserve. Since 2015, our employees have volunteered to spread Christmas cheer to other charitable organizations, including Children's Mercy Hospital, SafeHome, Baby Grace, Newhouse KC, and Community Services League.

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

Celebrate



Joy



Educate

Support



Trust



Give



Community Investment

First Federal Bank of Kansas City is headquartered in Lee's Summit, Missouri. The Bank operates 10 full-service branch locations throughout six counties in the Kansas City Metropolitan Statistical Area (4 located in Kansas and 6 in Missouri).

First Federal Bank concentrates on providing financial services including home loans, construction loans, consumer loans, and deposit products that meet consumers' where they are and improve their financial well-being. Product acquisition and delivery runs through the traditional retail banking center channel, digital channels, including online and mobile, and partnerships with fintech companies to expand products, services, customer demographics, and market area.

The Bank envisions prosperity and a home for all. The Bank plans to continue increasing the origination of mortgage and consumer loans, both locally and nationwide, through new and existing relationships and by using emerging technology platforms. First Federal Bank is investigating strategic partnerships with fintech companies to expand the Bank's loan products and geographic footprint to reach individuals and communities that may be underserved.

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.**

Community Support & 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.

Since 2018, the Bank has held an annual Community Impact and Needs Symposium. The Bank invites non-profit and other community leaders to attend who have an interest in reaching the unbanked or provide physical and financial services to low-to-moderate income households.

The 2022 Symposium boasted 47 participants representing 36 non-profits, 5 faith-based organizations, 3 CDC/CDFI, 1 for profit, 1 community group, and 1 other. As a result of the open discussion, the Bank created several products and financial services to address the needs of low-to-moderate income households in our assessment area.

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 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.

First Federal Bank has a directory of bilingual employees that are fluent in Spanish, Hmong, Vietnamese, and Portuguese.

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
- + **Mortgage education**

[We] meet consumers' where they are and improve their financial well-being.

Product Development

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 unsecured personal loans, 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 for low-to-moderate income individuals or households:

ITIN MORTGAGE LOAN PROGRAM

- + In May 2019, the Bank developed a mortgage loan product that targeted 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 2022, the Bank has **provided affordable housing to 103 households by funding \$16,527,737 in home loans.**

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 the inception of the Better Together Grant Program through year-end 2022, the Bank has **provided \$303,626 grant funds to 100 households, funding \$13,343,314 in home loans.**

PAWSPERITY

- + In August 2020, the Bank partnered with Pawsperity to provide financial education and deposit accounts to individuals who enroll in Pawsperity's dog grooming training program.

BANKON DEPOSIT ACCOUNTS

- + At the Cities for Financial Empowerment Fund 2023 National Conference, FDIC Chairman Martin J. Gruenberg stated, "nearly 300 banks currently offer BankOn-certified accounts with more than 14.1 million BankOn accounts opened since 2021, with the number of unbanked decreasing by about a third since 2015." In April 2021, the Bank developed and received its BankOn certification for the new GO Checking Account. The GO Account has no minimum balance requirement, no monthly service charge, no monthly overdraft fee, debit card and ATM access, and free paper or eStatements. We also developed a partner savings account, the GROW Account, which is an interest-bearing account with no minimum balance requirement or monthly maintenance service charge. Since inception through year-end 2022, the Bank has **assisted 249 unbanked account holders with deposit accounts.** Specifically, 196 GO account holders with a portfolio balance of \$52,700 and 53 GROW account holders with a portfolio balance of \$32,500.

HOMETOWN HEROES LOAN PROGRAM

- + In February 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. In 2022, the Bank **provided \$2,500,000 home loans to 9 Hometown Heroes.**

The following products have been developed in 2023, resulting from feedback received during the 2022 Community Impact and Needs Symposium:

ITIN CHECKING AND SAVINGS ACCOUNTS

- + In January 2023, the Bank developed interest-bearing checking and savings products available to all foreign individuals with an ITIN.

CREDIT BUILDER LOAN

- + In February 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 September 2023, the Bank **has 22 active loan accounts with a portfolio balance of \$19,484.**

DEPOSIT ACCOUNTS FOR VETERANS

- + In February 2023, the Bank partnered with Veterans Community Project to offer deposit products to veterans who need to establish banking services. In May 2023, financial education and deposit products have been offered to participants in four additional non-profit organizations.

At the heart of what it means to be a mutual bank is stewardship and service to every individual and family in our communities.

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.



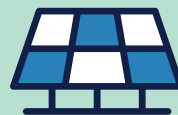
Contributes to environmental sustainability

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.

Products & Services

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.



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 of 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

Administrative Office

In 2021, we leased a new office space that is owned and maintained by Coldwell Banker Richard Ellis Group (CBRE). The same year, CBRE announced their commitment to achieve net-zero carbon emissions by 2040, which is ten years ahead of the goal set by the Paris Agreement. Per CBRE's science-based targets, this will reduce emissions from CBRE operations by 68% by 2035.

Beginning January 2024, management initiated a remote work policy allowing administrative office employees to work from home three days per week. This policy reduces the Bank's carbon footprint by allowing approximately 80 employees to avoid commuting and use less office energy. According to a study published in the journal *Proceedings of the National Academy of Sciences* in September 2023, hybrid work can reduce emissions by 11-29%.

The Administrative Office has the following environmental features:

HVAC—CBRE utilizes a Building Automation System (BAS) for environmental control within our space and the Park Place campus. This includes occupancy schedules, remote sensors, frequency drives, zone dampers and un-occupied setbacks.

LIGHTING—All lighting in the First Federal Bank space is LED. Common Area space is managed by a centralized lighting control panel utilizing occupied schedules and remote sensors allowing for natural light harvesting from perimeter windows. Individual spaces/offices are controlled by motion-IR sensors automatically turning the lights off if unoccupied.

WASTE—First Federal Bank recycles common recyclables: paper, cardboard, plastic, and aluminum. We have reusable (washable) tableware, silverware, glassware, and cups to reduce solid waste going to the landfill. All old electronics are recycled through Syntec Technologies.

Our State Line branch in Leawood, Kansas, has these environmental features:

HVAC—This building utilizes a stand-alone Building Management System (BMS) for environmental control. This includes occupancy schedules, remote sensors, zone dampers and unoccupied setbacks.

LIGHTING—All lobby and exterior lighting at this branch is LED. Common area space and exterior lighting is managed by a standalone lighting control panel utilizing astronomical schedules. Individual spaces/offices are controlled by motion-IR sensors automatically turning the lights off if unoccupied.

WINDOWS—East and West elevations have automatic self-tinting windows reducing solar load through real-time sunlight monitoring.

All other branch locations have the following environmental features:

HVAC—All buildings utilize individual thermostat control schedules for environmental control including unoccupied setbacks.

LIGHTING—Parking lot and signage lighting are controlled by programmable timers. We are changing to LED lighting at each location as individual units fail and conversion incentives become available.

Management is committed to incorporating similar environmental features when remodeling, building, or purchasing a new facility.

PAPER SHREDDING &

RECYCLING—In instances that paper documents are necessary and need discarded, 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 (888) 781-4092.**



Member
FDIC

ffbkc.com