



Panhandle State Bank
and its locally operated divisions
Intermountain Community Bank
Magic Valley Bank

AFFIRMATIVE ACTION POLICY STATEMENT

It is the policy of Panhandle State Bank, and my personal commitment, that equal opportunity will be provided in the employment and advancement of all people, including women, minorities, covered veterans and persons with disabilities. Panhandle State Bank does not and will not discriminate against any applicant or employee because of their protected class status in regard to any positions for which the applicant or employee is qualified. In addition, Panhandle State Bank is committed to a policy of taking affirmative action to employee and advance in employment qualified women, minorities, disabled veterans, other veterans and individuals with disabilities. Such affirmative action shall apply to all employment practices, including, but not limited to hiring, upgrading, demotion or transfer, recruitment and recruitment advertising, layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship and on-the-job training. Decisions related to personnel policies and practices shall be made on the basis of an individual's capacity to perform a particular job and the feasibility of any necessary job accommodation. Panhandle State Bank will make every effort to provide reasonable accommodations to any physical and mental limitations of individuals with disabilities and disabled veterans.

Our obligations in this area stem from not only the adherence to various state and federal regulations, but also from our commitment as an employer in this community to provide opportunities to women, minorities, disabled veterans, other veterans and persons with disabilities.

CEO, Curt Hecker

7/11/2010