

OUR BUSINESS PRINCIPLES

EXCEPTIONAL CLIENT SERVICE

1. We focus on the customer
2. We are field and client driven; we operate at the local level
3. We build world-class franchises, investing for the long term, to serve our clients

OPERATIONAL EXCELLENCE

4. We set the highest standards of performance
5. We demand financial rigor and risk discipline; we will always maintain a fortress balance sheet
6. We strive for the best internal governance and controls
7. We act and think like owners and partners
8. We strive to build and maintain the best, most efficient systems and operations
9. We are disciplined in everything we do
10. We execute with both skill and urgency

A COMMITMENT TO INTEGRITY, FAIRNESS AND RESPONSIBILITY

11. We will not compromise our integrity
12. We face facts
13. We have fortitude
14. We foster an environment of respect, inclusiveness, humanity and humility
15. We help strengthen the communities in which we live and work

A GREAT TEAM AND WINNING CULTURE

16. We hire, train and retain great, diverse employees
17. We build teamwork, loyalty and morale
18. We maintain an open, entrepreneurial meritocracy for all
19. We communicate honestly, clearly and consistently
20. We strive to be good leaders