



Equal Opportunity Policy



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I. Purpose and Scope

At the Federal Home Loan Bank of Des Moines, we are committed to promoting diversity and inclusion with our employees and in all financial transactions and activities, including those in service to our members, broker dealers and suppliers. In keeping with this commitment, the Bank has established policies and practices to support and promote the concept of equal opportunity. These policies and procedures extend to all aspects of the employment relationship including recruiting, hiring, placement, promotion, termination, reductions in force, transfers, leaves of absence, compensation, training and working conditions. This Policy also applies to our contracting policies and practices, which involves the Bank's relationships with suppliers and contractors. All employees, contractors and consultants will operate in accordance to this Policy and comply with all applicable federal, state, and municipal laws and regulations.

The Bank prohibits discrimination on the basis of color, race, religion, creed, gender, national origin, age, sexual orientation, gender identity, parental status, pregnancy, disability and military status, genetic information or any other classification prohibited by applicable law. These policies and practices have been put in place to protect all employees, applicants for employment, contractors and suppliers.

The Bank has designated the Human Resources and Administrative function, as well as the Office of Minority and Women Inclusion¹ responsible for ensuring compliance with this Policy.

II. Harassment Free Environment

The Bank strives to keep our workplace and all activities free from all forms of harassment. Some examples of conduct that might be considered harassment include:

- Ethnic slurs
- Derogatory or offensive remarks or jokes
- Sexually explicit material such as pictures or email
- Unnecessary physical contact
- Verbal or physical conduct that has the purpose or effect of creating an intimidating, hostile or offensive work environment

The Bank considers harassment in any form to be a serious offense and a violation of the Bank's Equal Opportunity Policy. All harassment is unlawful and will not be tolerated.

III. Complaint Procedure

The Bank's complaint procedure provides for an immediate, thorough and objective investigation of any claim of harassment or discrimination. Appropriate disciplinary

¹ The Bank's OMWI Office is referred to as our Diversity and Inclusion Office.



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action will be taken against any employee found to have engaged in harassment or discrimination.

Any employee who believes that he/she has been harassed, discriminated against or retaliated against on the job, or is aware of such conduct toward others, should provide a written or verbal complaint to his/her manager/supervisor, to a member of the Human Resources Department or to a member of the Executive Team.

An applicant, contractor, broker dealer, or supplier who believes that he/she or their company has been harassed, discriminated against or retaliated against, or is aware of such conduct toward others, should report the incident to the Diversity and Inclusion Office. A written complaint can be sent to the following email: DiversityOffice@fhlbdm.com.

The complaint should be as detailed as possible, including the names of individuals involved, the names of any witnesses, direct quotations when language is relevant, and any documentary evidence (notes, pictures, etc.). All reported complaints will be investigated. The Bank will immediately begin an investigation of the allegations of discrimination and/or retaliation. All complaints will be kept confidential to the extent possible.

IV. Retaliation Prohibited

The Bank prohibits retaliation against any employee, applicant, contractor, broker dealer or supplier for reporting a claim of harassment or discrimination or for participating in any investigation into allegations of possible illegal discrimination or harassment.

The procedure detailed above for complaints of harassment and/or discrimination also applies to complaints of retaliation.

V. Liability for Harassment, Discrimination or Retaliation

Any employee of the Bank who is found to have engaged in harassment, discrimination or retaliation is subject to disciplinary action, up to and including termination of employment. Any applicant, contractor, broker dealer or supplier who is found to have engaged in harassment, discrimination or retaliatory behavior may be subject to immediate termination of consideration or engagement of services.

Appropriate action will also be taken to deter any future harassment, discrimination and/or retaliation.

VI. Communications

Federal and state government nondiscrimination posters and the Bank's Equal Opportunity Statement is displayed permanently in the Bank's offices, including through alternative media formats as necessary, and shall be posted on the Bank's intranet and external sites. This Policy shall be reviewed at least annually.