

EQUAL EMPLOYMENT OPPORTUNITY POLICY

BNC National Bank has been and continues to be committed to equal employment opportunity. BNC National Bank does not discriminate in employment opportunities or practices on the basis of race, color, religion, creed, sex, national origin, age, disability, veteran status, marital status, genetic information, status with regard to public assistance, sexual orientation, or any other characteristic protected by law. BNC National Bank has and will continue to commit such time and resources, both financial and human, as it determines appropriate to achieve the goals of equal employment opportunity.

BNC National Bank's Chief Executive Officer has the ultimate accountability for the implementation of BNC National Bank's EEO policy. He has appointed the Vice President/Human Resources Officer as the Equal Employment Opportunity Officer and given her the necessary authority and resources to oversee and monitor the implementation of this policy and the company's Affirmative Action Program ("AAP") for Women and Minorities and AAP for Individuals with Disabilities and Protected Veterans (the "AAPs"). Each manager and supervisor is also required to provide full support of the EEO Policy and affirmative action efforts. Additionally, as is the case with BNC National Bank's other policies, adherence to these policies by all employees is required. BNC National Bank's CEO will receive and review reports on the progress of BNC National Bank's AAP.

The EEO Officer's responsibilities include designing and implementing an audit and reporting system that monitors the effectiveness of BNC National Bank's AAPs, determines whether women, minorities, individuals with disabilities and protected veterans are afforded equal opportunity, and recommends any remedial actions. Under this system, BNC National Bank will track the attainment of its affirmative action objectives and commitments.

BNC National Bank prohibits the harassment of applicants and employees because of their protected class status: race, color, religion, creed, sex, national origin, marital status, sexual orientation, disability, age, genetic information, status with regard to public assistance, veteran status, or any other legally-protected status. Any applicant or employee with questions or concerns about discrimination or harassment in the workplace is encouraged to bring these issues to the attention of the EEO Officer or his/her immediate supervisor. The EEO Officer can be contacted as follows:

Connie Froelich
701-250-3075
BNC National Bank
322 East Main Avenue
Bismarck, ND 58501

All of BNC National Bank's employment decisions will be made only on the basis of job-related requirements and in support of its commitment to equal employment opportunity. BNC National Bank recruits, hires, trains and promotes persons in all job titles and ensures that all other personnel actions are administered without regard to gender, ethnicity, disability or veteran status. BNC National Bank also ensures that only valid job requirements are used in making all employment decisions and that all employment practices are free of prohibited discrimination.

Such employment practices include, but are not limited to, the following: hiring, upgrading, demotion, transfer, recruitment or recruitment advertising, selection, layoff, disciplinary action, termination, rates of pay or other forms of compensation and selection for training, including apprenticeship.

Individuals with disabilities and protected veterans may raise concerns and make reports without fear of reprisal, harassment, intimidation, threats, coercion or discrimination because they: (1) file a complaint with BNC National Bank or with federal, state or local agencies; (2) assist or participate in any investigation, compliance review, hearing or any other activity related to the administration of the affirmative action provisions of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended (VEVRAA), or any other federal, state or local law requiring equal opportunity for disabled person; or (3) oppose any act or practice made unlawful by VEVRAA or its implementing regulations or any other federal, state or local law requiring equal opportunity for other covered veterans or made unlawful by Section 503 or its implementing regulations or any other federal, state or local law requiring equal opportunity for disabled persons; or (4) exercise any other right protected by VEVRAA or its implementing regulations or other right by Section 503 or its implementing regulations.

Signed: Timothy J. Franz
Title: President + CEO