



Affirmative Action and Equal Employment Opportunity Statement

Notice and invitation to all employees and applicants:

USAA has a long-standing commitment to equal opportunities for all teammates and applicants. Our workforce reflects the culture and experiences of the military community and is the heart and soul of how we connect to members. We recognize and value the benefits and strengths that diversity brings in our ability to provide exceptional service for our members. We grow and succeed because we embrace different perspectives, skills, and backgrounds.

Our commitment includes fostering a work environment of inclusion and respect for others that is free from discrimination, harassment, and inappropriate conduct. We are also dedicated to affirmatively providing employment opportunities to individuals with disabilities, and protected veterans within the bounds of applicable laws and Executive Orders. Juan Andrade, CEO, fully supports USAA's equal opportunity and affirmative action policies.

This policy relates to all phases of employment life cycle, including, but not limited to, recruiting, employment, selection, promotion, and separation, rates of pay or other forms of compensation, development or training opportunities, the use of all facilities, and participation in all USAA-sponsored employee activities. All employment actions and decisions for all roles are based on merit, qualifications, and skills related to business needs. We do not discriminate in employment opportunities or practices based on age, ancestry, citizenship, color, ethnicity, national origin, sex, gender identity or expression, sexual orientation, pregnancy, genetic information, disability, race, religion, protected veteran, veteran status, or any other legally protected characteristic. We also prohibit all forms of harassment, including sexual harassment, inappropriate jokes, gestures, visual displays, or comments or actions based on these characteristics.

Employees and applicants shall not be subjected to harassment, intimidation, threats, coercion, retaliation or discrimination because they have: (1) filed a complaint; (2) assisted or participated in an investigation, compliance review, hearing or any other activity related to the administration of any federal, state or local law requiring equal employment opportunity; (3) opposed any act or practice made unlawful by any federal, state or local law requiring equal opportunity; or (4) exercised any other right protected by federal, state or local law requiring equal opportunity.

The above-mentioned policies shall be periodically reviewed with people leaders. It is the responsibility of each people leader of USAA to ensure these policies are observed to avoid any discrimination in employment. All employees are expected to acknowledge these policies and cooperate with their implementation. Violation of these policies may subject an employee to, coaching, performance improvement actions, and / or disciplinary action, up to and including termination.

The Executive Director, HR Operations is appointed manager and coordinator responsibilities of the Affirmative Action Program for protected veterans and individuals with disabilities by monitoring the Affirmative Action Program activities, personnel procedures, processes, and actions throughout USAA. As part of that responsibility, the Affirmative Action Coordinator will have responsibility to review and update USAA's affirmative action plan annually and will analyze USAA's personnel actions and effects to ensure fulfillment of our commitment to affirmative action for protected veterans and individuals with disabilities and equal employment opportunity for all. A notice explaining USAA's policy and availability for viewing the affirmative action plan will remain posted electronically.

If you, as an employee or as an applicant for employment, have any questions about this affirmative action and equal employment opportunity statement or request access to the non-confidential portions of the affirmative action program for individuals with disabilities and protected veterans, you may email the office of the Affirmative Action Coordinator at HUMANRESOURCES@usaa.com during regular business hours.

This Affirmative Action Program for protected veterans and individuals with disabilities is effective from January 1 to December 31.