



Equal Employment Opportunity and Non-Discrimination Policy

The Clearinghouse is an Equal Opportunity Employer. It is the policy of the Clearinghouse not to discriminate or allow the harassment of employees or applicants on the basis of actual or perceived race, creed, color, religion, alienage or national origin, ancestry, citizenship status, age, disability or handicap, sex, marital status, veteran status (or known to have a spousal, family, business, social or other relationship or association with a protected veteran), sexual orientation, genetic information, arrest record, natural hairstyle, or any other characteristic protected by applicable federal, state, or local laws with regard to any employment practices, including but not limited to, recruitment, hiring, placement, promotion, transfer, reassignment, demotion, layoff or recall from layoff, termination, compensation, benefits, and selection for training or other employment opportunities, provided the individual is qualified, with or without reasonable accommodation, to perform the essential functions of the job. This policy applies to all jobs at the Clearinghouse. The Clearinghouse will continue to ensure individuals are employed, and employees are treated during employment, without regard to their actual or perceived race, creed, color, religion, alienage or national origin, ancestry, citizenship status, age, disability or handicap, sex, marital status, veteran status (or known to have a spousal, family, business, social or other relationship or association with a protected veteran), sexual orientation, genetic information, arrest record, natural hairstyle, or any other characteristic protected by applicable federal, state, or local laws in all employment practices as follows.

Employment decisions at the Clearinghouse are based on legitimate job-related criteria. All personnel actions or programs that affect qualified individuals, such as employment, promotion, demotion, transfer, reassignment, recruitment, advertising, termination, rate of pay or other forms of compensation, and selection for training, are made without discrimination because of any basis protected by law. Employees may choose to voluntarily disclose their disability or protected veteran status at any time by contacting Human Resources. Such information will be maintained in a confidential manner and will not be used against an individual when making any employment decisions. Employees and applicants with disabilities or disabled veterans are encouraged to inform Human Resources if they need a reasonable accommodation to perform a job for which they are otherwise qualified, in accordance with the Clearinghouse's Disability Accommodation policy and other applicable accommodation policies. The Clearinghouse makes, and will continue to make, reasonable accommodation to the known physical or mental limitations of an otherwise qualified applicant or employee to promote the employment of qualified individuals with disabilities and disabled veterans, unless such accommodation would impose an undue hardship on the operations of the Clearinghouse.

The Clearinghouse and its President-CEO are fully committed to the principles of equal employment opportunity and non-discrimination and support the successful implementation of the Clearinghouse's Non-Discrimination Programs. Bridget Sedlock, Chief People Experience Officer and Non-Discrimination Officer for the Clearinghouse, has been appointed with responsibility for implementation of the Company's non-discrimination activities. The Non-Discrimination Officer has the full support of top management to fully implement these Programs. All managers and supervisors will take an active part in the Clearinghouse's Non-Discrimination Programs to ensure all qualified employees and prospective employees are treated in a non-discriminatory manner with respect to all employment decisions.



Furthermore, the Clearinghouse will solicit the cooperation and support of all employees for this Equal Employment Opportunity and Non-Discrimination Policy.

The Company's Non-Discrimination Programs include an audit and reporting system, which, among other things, use metrics and other information to measure the effectiveness of the Programs. The Non-Discrimination Officer has been assigned responsibility for periodically reviewing progress with compliance and implementation of the Clearinghouse's Non-Discrimination Policy. In accordance with law, the Clearinghouse's Non-Discrimination Programs for protected veterans and qualified individuals with disabilities are available for inspection through Human Resources, upon request, between 9:00 am and 5:00 pm.

Any employees with questions or concerns about equal employment opportunity in the workplace are encouraged to bring these issues to the attention of Human Resources and/or their Supervisor. The Clearinghouse will not allow any form of retaliation against individuals who raise issues of equal employment opportunity. Employees and applicants will not be subjected to retaliation, harassment, intimidation, threats, coercion, or discrimination because they have engaged in, or may have engaged in, filing a complaint, assisting or participating in an investigation, compliance review hearing, or other activity related to the administration of this Equal Employment Opportunity and Non-Discrimination Policy; Section 503 of the Rehabilitation Act of 1973, as amended; the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended; and/or any other federal, state, or local law or regulation regarding equal employment opportunity, opposing any act or practice made unlawful, or exercising any other right protected by such laws or regulations.

To ensure our workplace is free of artificial barriers, violation of this policy including any improper retaliatory conduct will lead to discipline, up to and including discharge. All employees must cooperate with and participate in all investigations as requested.

Sincerely,

A handwritten signature in cursive script that reads "Daniel H. Lee".

Daniel Lee
President and Chief Executive Officer

August 13, 2025

