



*"Sharing our similarities. Celebrating our differences."*  
-M. Scott Peck



# Diversity, Equity & Inclusion Charter

**Our associates  
lead our culture,  
our success, and  
our future.**

Questions? [DiversityEquityAndInclusionCouncil@flagshipcredit.com](mailto:DiversityEquityAndInclusionCouncil@flagshipcredit.com)

# Introduction & Scope

*"Creating a **CULTURE** where **TRANSPARENCY** is **EMBRACED**, individual **GIFTS** and **AUTHENTICITY** are recognized, every value and view has a **PURPOSE**, and kind **ACTS** and **RESPECT** maintain our community of **UNITY**."*

At Flagship, we believe that **inclusive business practices empower our team members, foster innovation, and build trustful relationships, enabling us to achieve better business results over the long term in the right way.**

## Our Goal

Flagship's goal is to incorporate Diversity, Equity, and Inclusion throughout the business, as both a business necessity and a core belief.

Establishing these values in our day-to-day interactions and decisions creates the foundation for our **Culture.**

*Our Flagship Diversity, Equity, and Inclusion Charter* describes the way we put this belief into practice, serving as a statement of commitment from Flagship's Board of Directors and senior executives, a frame of reference for the leaders and team members in our business, and a promise to our team members, customers, and business partners.

We aim to practice inclusion in all areas (**Culture, Consumers, Customers, Community**), creating opportunities and benefits for all.

# What Diversity Equity & Inclusion (DE&I) Means to Us

# DIVERSITY

*"Diversity there certainly is in the world, but it means neither inequality nor untouchability."*  
--Mahatma Gandhi

Diversity means something different to everyone. At Flagship, we honor each team member's uniqueness and respect the individual differences that make us who we are.



Equity means ensuring everyone in a particular job function has access to the same tools, information and opportunities.



Inclusion is not being afraid to be yourself. It's a sense of belonging - and knowing who you are is enough at any given time. Flagship strives to provide an environment that fosters, embraces, and celebrates each team member's authenticity.

# EQUITY

*"Inclusion is not a matter of political correctness. It is the key to growth."*

--Jesse Jackson

# INCLUSION

## A Glimpse at what Diversity, Equity and Inclusion means to some of our team members:

*"Diversity is the mix.*

*Inclusion is making the mix work."*

*--Andres Tapia*

"Involvement and empowerment, where the inherent worth and dignity of all people are recognized."

"Like pieces in a puzzle, each piece is equally important regardless of shape or size. In the end, every piece is vital to the bigger picture."

"An environment rooted in equity, acceptance, and respect where each person's individual differences are celebrated without any judgement."

"The freedom to be true to yourself without fear of censor or retaliation."

"Thinking of others before oneself and treating all with dignity and respect."

"Work settings and societies that are comprised of a variety of ideas and perspectives from people of diverse backgrounds and ethnicities together at the executive table driving innovation collectively toward common goals."

"All differences are valued, respected, and leveraged without any bias."

"Honoring the various things that make all of us unique and combining them such that the work we do together exceeds the limitations of what we could do apart."

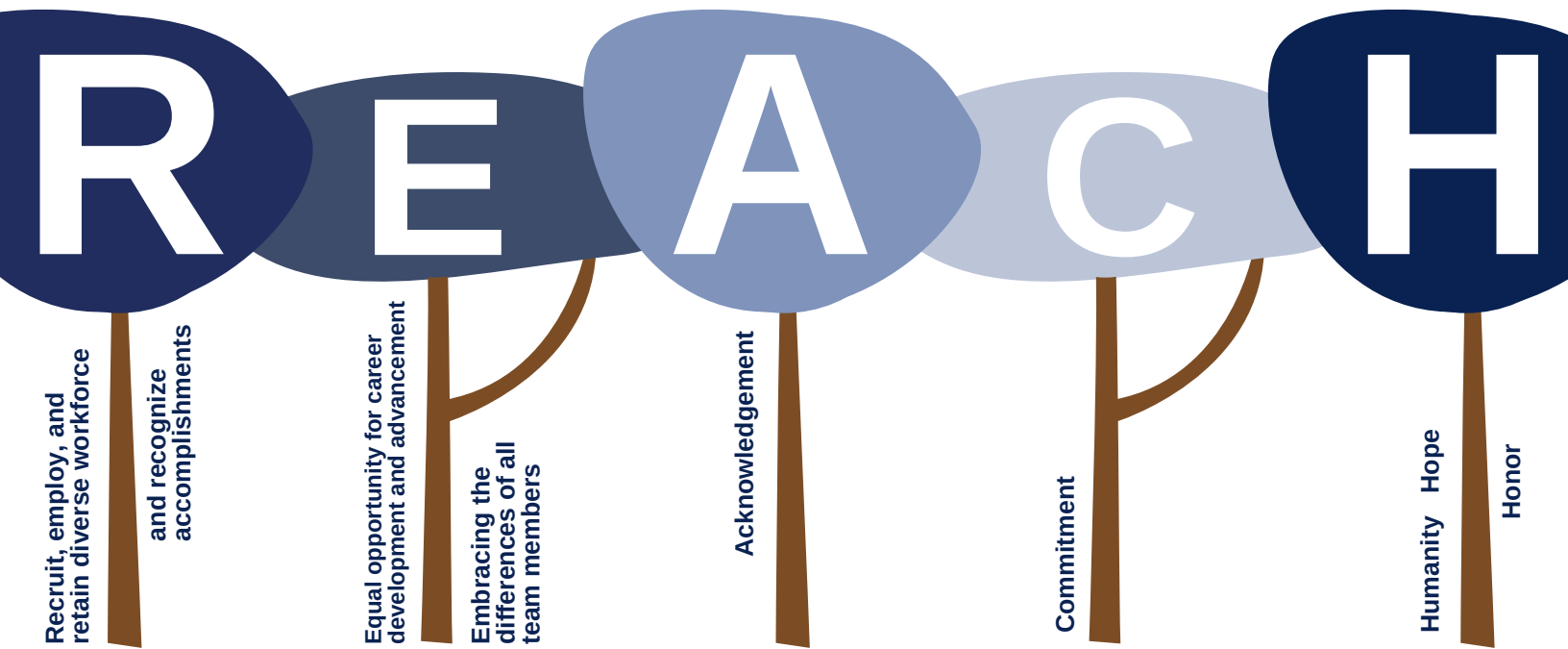
"Elevation and fairness, without judgement, never to be based on my race, gender, or sexual orientation."

DETAILS -

# One You, One Team, One Flagship

Flagship is dedicated to

creating an inclusive environment where all of our team members are encouraged to reach their full potential and individual differences are valued and respected.



## Our Culture

Our team members' differences are Flagship's strengths. We strive to provide our team members with an environment where you are comfortable bringing your authentic self to work, and your individual voice is a brick that completes the overall foundation of our success.

### Team Member Support

- Welcome communications for new team members
- Ongoing Diversity and Inclusion round table discussions
- Peer support program

### Career Growth & Team Member Relations

- Career growth workshops
- Promotions and role transitions
- Recruitment

*"We're here not as one-at-a-time curiosities.  
We are here to stay, and in all our diversity."*

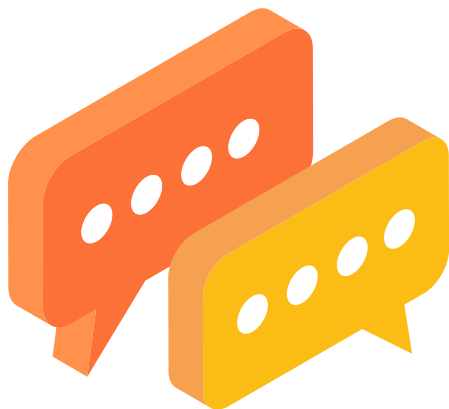
**--Ruth Bader Ginsburg**



## **Our Consumers, Customers, Dealers & Partners**

We support our consumers, customers, dealers, and partners, by providing fair and unbiased loans and servicing.

- Equal Credit Opportunity
- Fair lending practices
- Multi-lingual communication



## **Our Community**

We support the communities in which we live and work as part of our core commitment to being a responsible and caring corporate citizen. We engage in many activities in our local communities to contribute to community empowerment and aim to be inclusive and address the needs of diverse individuals and groups.

- Corporate outreach and events
- Individual volunteering

# Compliance & Communication

**We strive to consistently operate in a manner in which all applicable Diversity and Inclusion laws and regulations are complied with and often exceeded.**

Individuals are encouraged to report any instances or suspected instances of behavior at Flagship that do not uphold this Charter to their supervisor, manager, or Human Resources. Flagship's 24/7 anonymous hotline, Ethicspoint, is also available for voicing diversity, equity, and inclusion questions that are only seen by DE&I Council members in a separate option of Ethicspoint, or voice concerns through the Issue section of Ethicspoint. Any individual who makes such a report may do so without fear of retaliation. Flagship is committed to ensuring all reports are investigated promptly and remain completely confidential, to the extent possible, with the understanding that confidentiality may not be maintained where identification is required by law or in order to conduct an adequate investigation.

Flagship's Senior Leadership Team is responsible for ensuring this Charter is implemented within each business division and management function. All team members are expected to support our inclusive practices, and proactively seek to enhance the diversity of our organization and the inclusiveness of our interactions with all internal and external groups.



**This Charter is available to all Flagship team members through our internal Internet portal and externally on our website.**

**One You  
One Team  
One Flagship**

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[www.flagshipcredit.com](http://www.flagshipcredit.com)