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**Founding Concepts Guiding  
Values and Standards**

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## **Founding Concepts Guiding Values and Standards**

### **The Team Concept**

As Members of the Bankers Mutual Team, each of us contributes to the success of our company. Therefore, all Team Members are treated with respect and consideration, regardless of their position within the firm. The term "Team Member" best identifies everyone at Bankers Mutual versus the traditional term "employee."

### **Quality Team**

Each Team Member has been carefully selected for their exceptional skills, integrity, dedication, and ability to perform to the high standards of Bankers Mutual. The company's Guiding Values are complemented by the professional traits and qualities of each Team Member.

### **Excellence**

Evaluating and managing risk is our business. Our commitment to excellence directly reduces the amount of risk we undertake and helps balance our risk-reward ratio at Bankers Mutual.

### **Integrity**

Bankers Mutual will continue to strive to be an organization whose sense of integrity reflects the best in all of us. Every act should be an example of our commitment to this principle.

### **Communication**

Good communication is essential to a successful organization; open and honest communication is the only acceptable approach at Bankers Mutual. The Team Concept requires open and honest communication throughout all levels of the firm.

### **Professionalism**

We pursue the highest degree of professionalism in every aspect of our business. We recognize the additional expense and effort required *to* constantly achieve professionalism and consider it well worth the investment.

### **Details**

We address every aspect of lending in a detail-oriented manner, which results in a thorough approach to our business.

### **Win-Win Philosophy**

It has been the company's philosophy that all Team Members share in the company's success based on their individual contribution. Our win-win philosophy provides Bankers Mutual with well underwritten loans and borrowers with the loans best suited for their needs.

### **Personal Growth**

Every Team Member has the opportunity for personal growth at Bankers Mutual. As openings occur, the company's policy is to promote from within whenever appropriate.

### **Work Ethic**

Team Members are dedicated to accomplishing each task to the best of their ability. Attention to detail and commitment to excellence require hard work which promotes a sense of personal pride and achievement and is considered a positive component of the Bankers Mutual work ethic.

### **The Career Concept**

A career at Bankers Mutual is not measured only by time invested in our company. It is rather a commitment by individuals; to themselves as professionals. Although Bankers Mutual may not be a lifetime career for all Team Members, everyone is expected to carry out their responsibilities with the loyalty and dedication representative of a lifetime career.

### **Leadership**

Managers and supervisors must be positive role models for the entire company and recognize their responsibility to demonstrate by their actions the importance of teamwork at Bankers Mutual.

### **Initiative**

Team Members are to take full initiative and responsibility, to see that each project is completed in accordance with Bankers Mutuals' standards.

### **Innovation**

To ensure Bankers Mutuals' continued growth and prosperity in the real estate lending industry, we must continue to be a leader in innovative and prudent lending.

### **Open-Door Policy**

Team Members are encouraged to contact any member of Management to discuss issues or concerns.

### **Enjoying What You Do**

We each have a responsibility to enjoy what we do and take pleasure from the results we produce. The company strives to create a working environment which facilitates personal satisfaction.