This LIBOR Member Code of Conduct and Sexual Harassment Policy (Code) applies to all (1) LIBOR-related activities, meetings, and events, whether held in public or private facilities (including those sponsored by organizations other than LIBOR and held in conjunction with LIBOR activities, meetings, or events), and (2) LIBOR member communications, whether written or verbal, related to LIBOR business or with LIBOR staff.

In accordance with the above, any LIBOR member who believes they have suffered or witnessed conduct by any LIBOR member, employee, Director or Officer that is in violation of this Code will follow the procedure outlined in this Code. Any LIBOR employee who believes they have suffered harassment by any other LIBOR employee or member, including supervisors or volunteer leaders, will follow the procedure outlined in the Employee Manual.

LIBOR Commitment:

LIBOR is committed to providing a productive and welcoming environment that is free from discrimination, harassment, and retaliation. Members are expected to act with courtesy and mutual respect toward each other, LIBOR staff, service providers, speakers, and event participants and to comply with this Code.

Discrimination & Harassment:

LIBOR prohibits discrimination and harassment based on an individual's age, creed, race, color, sex, sexual orientation, national origin, marital status, gender identity or expression, domestic violence victim status, disability, pregnancy-related condition, military status, predisposing genetic characteristics, familial status citizenship or immigration status, and any other characteristic protected by applicable law.

Prohibited harassment includes all unwelcome behavior based on a protected characteristic where the purpose or effect of the behavior is to create a hostile, abusive or intimidating environment, or where the behavior otherwise adversely affects an individual's ability to participate in or at LIBOR-related activities in violation of this Code. Prohibited harassment may take various forms, including, but not limited to, the following examples:

- Verbal conduct, such as epithets, derogatory comments, vulgar or profane words, slurs, or denigrating jokes, or unwanted sexual advances, negative stereotyping, solicitations, or comments.
- Visual conduct, such as derogatory or sexually oriented posters, cartoons, drawings, or gestures the display or circulation of written or graphic material that denigrates or shows hostility toward an individual or group based on another person's protected characteristic.
- Physical conduct, such as unwelcome touching, assault, impeding, or blocking movement based on another person's protected characteristic.
- Via technology or computers, including to transmit, communicate or receive derogatory, inappropriate pornographic, sexually suggestive, or explicit pictures, cartoons, messages, jokes, or material.

- Threats, violence, threats of violence, hostile acts, and demands based on another person's protected characteristic.
- Requests for sexual favors, such as unwanted sexual advances, which condition a benefit upon an exchange of sexual favors.
- Inappropriate conduct, comment, display, action, or gesture based on another person's sex, color, race, religion, national origin, age, disability, sexual orientation, gender identity, and any other protected characteristic.

Sexual Harassment:

Sexual harassment is one form of prohibited harassment. Sexual harassment includes but is not limited to 1) unwelcome sexual advances and other unwelcome verbal, visual or physical conduct of a sexual nature, or 2) requests for sexual favors or conduct of a sexual nature when (a) submission to or rejection of such advances, requests, or conduct is made either explicitly or implicitly a term or condition of membership, or a benefit associated with membership, (b) an individual's submission to or rejection of such conduct is used as a basis for a decision affecting that individual, or (c) the purpose or the effect of such conduct is to substantially create an intimidating environment; or 3) sexual misconduct, which means any behavior of a sexual nature which also involves coercion, abuse of authority, or misuse of an individual's leadership position.

Harassing conduct, including sexually harassing conduct, can be committed by a person of either the same sex or gender, or the opposite sex or gender (or any other protected category) of the person subjected to the harassment. A person may be the victim of harassment even though the offensive conduct has not been directed at the person alleging harassment, regardless of the sex, gender, gender identity, gender expression, sexual orientation or other class status of the perpetrator. Additionally, sexually harassing conduct need not be intentional or motivated by sexual desire.

The following are examples, but do not represent an inclusive list of conduct that may constitute prohibited sexual harassment:

- Unwelcome sexual flirtations or propositions.
- Unwanted physical touching or closeness, such as massaging a person's back, neck or shoulders, hugging, kissing, patting, pinching, fondling, or touching/pulling an individual's clothing or hair.
- Physical gestures that imply a sexual act or sexual anatomy, touching oneself in a sexual nature.
- Brushing up against another person, standing too close, or lingering.
- Using vulgar words of a sexual nature, describing body parts, or sexual acts.
- Discussions or inquiries about sexual fantasy, preferences, history, or sex life about self or others.
- Displaying sexually suggestive or demeaning objects, pictures or cartoons.
- Giving personal gifts that imply an intimate relationship.

- Repeated invitations and/or pressuring/coercion for dates or sexual favors; harassing phone calls, emails, texts, social media posts, or other communication.
- Any suggestion that an individual's committee assignment or leadership position depend at all on the submission to or rejection of requests for sexual favors or relations.

How to Report Incidents of Harassment or Inappropriate Behavior:

Any LIBOR member who believes they experienced or witnessed discrimination, harassment, retaliation, or any other inappropriate behavior in violation of this Code should promptly report the incident to LIBOR's Chief Executive Officer or General Counsel.

LIBOR Officers, Directors and Committee Chairpersons must promptly report to LIBOR any possible violation of this Code they observe or become aware of, and failure to do so will generally be deemed to be a violation of this Code.

Investigation and Discipline:

Upon receipt of a report of possible discrimination, harassment, retaliation, or any other inappropriate behavior in violation of this Code, LIBOR will promptly conduct an investigation at the direction of LIBOR's General Counsel, who may consult with independent outside counsel. Members have a duty to cooperate with and participate in an investigation into any reported violation of this Code when asked by LIBOR, to do so in good faith, and to provide complete and truthful information to LIBOR. During the investigation, LIBOR will involve only those deemed necessary to the investigation, and disclosures will only be made on an as-needed basis.

If it is determined that the investigation substantiates that a violation of this Code has occurred, LIBOR's President, President-Elect, Secretary/Treasurer and Chief Executive Officer, in consultation with LIBOR's General Counsel and in accordance with the LIBOR Bylaws and Policy & Procedures Manual, will determine any disciplinary action. If one or more of the foregoing officers are named in the complaint, a substitute will be selected from the LIBOR Board of Directors.

LIBOR reserves the right to take any necessary and appropriate action against a member who engages in any form of discrimination, harassment, retaliation, or inappropriate behavior in violation of this Code. Such actions may include, but are not limited to, prohibition from attendance at future LIBOR meetings or events, suspension from LIBOR-related travel, removal from a leadership or committee appointment, expulsion from membership, or any other action deemed appropriate by LIBOR.

LIBOR strictly prohibits all individuals from retaliating against any person who in good faith reports, or participates in the investigation of, possible discrimination, harassment, retaliation, or other inappropriate behavior in violation of this Code.

To the greatest extent allowed by law, LIBOR is not and will not be held responsible for any member's alleged violation of this Code or otherwise inappropriate or unlawful act.