



TowneBank uses EthicsPoint, a comprehensive and anonymous communication tool, to assist the audit committee, board and management in ensuring the highest standard of personal and professional integrity is maintained in all aspects of the company's activities and to comply with all applicable laws, regulations and company policies.

Employees should report immediately any questionable situation regarding our accounting, internal accounting controls, or other matters by contacting Internal Audit, the Chief Audit Executive, or the Audit Committee Chairperson, or by using the Ethics Hotline, which employees can access 24/7. Reports will be handled confidentially and may be submitted anonymously. Employees may reference the Whistleblower Policy for additional details.