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Beneficial State Bank & Foundation

SOCIAL AND ENVIRONMENTAL PROCUREMENT AND PRACTICES POLICY

2019



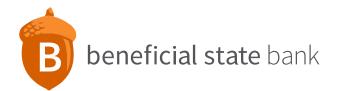
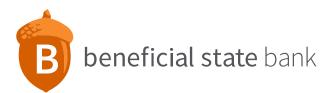


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1.0 PURPOSE

Beneficial State Bank & Foundation promote ecologically sustainable and socially responsible purchase and use practices within our organizations. We do this to ensure a healthy working and living environment, promote a just and equitable society, support environmental sustainability and regeneration, and responsibly manage costs, materials, time, and operations space. Beneficial State Bank & Foundation are committed to business practices that

- Conserve natural resources
- Eliminate or reduce toxins
- Contribute to cleaner air, water, and land
- Reduce waste
- Support all forms of social justice, including but not limited to racial, gender, environmental, and economic justice
- Support diverse, distributed, and community ownership of economic resources
- Promote good jobs with living wages, good benefits, and working conditions

Learning, Improving, and Sharing Practices

Our intention is to share these practices with suppliers, service providers, customers, partners, and other stakeholders so that we may be transparent and accountable and so that we can all learn, adopt new practices, and improve together.

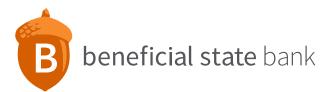
The bank may also host events, lead discussions, and share materials to learn, co-create, and share best practices for mission-driven procurement and operations.

When in doubt about any of the policies or procedures in this document, ask a colleague; it will help us build our knowledge base as well as clarify the procedures. Many heads are better than one!

2.0 OPERATING GUIDELINES

Social Impact Principles and Guidelines SUPPORTING UNDERSERVED COMMUNITIES

The following are considered positive characteristics in terms of supporting a diverse and distributed economy, and will weigh favorably when considering potential vendors and partners. We will proactively seek businesses and organizations with these characteristics through certifications, memberships, affiliations, and by inviting potential vendors and partners to complete our Mission Alignment form. On this form, vendors and partners may **optionally** choose to disclose mission business elements and individual characteristics that indicate ownership or leadership by underserved populations, including but not limited to female, non-Caucasian, LGBTQQIA, formerly incarcerated, veteran, religiously persecuted, and disabled individuals. Beneficial State Bank will provide staff with tools to search appropriate certifications, memberships, and affiliations, and will, over time, build a list of businesses and organizations known to have these positive characteristics.



LOCAL SOURCING

Local sourcing -- or buying local -- is an important component of healthy and sustainable communities and economies. Local sourcing represents an opportunity for organizations to ensure a sustainable supply of goods and services while building a more locally based, self-sustaining economy and strengthening the social health of communities. Beneficial State Bank & Foundation will search out local sourcing opportunities for our needs. When possible, we will make purchases of goods and services from independent, locally-owned sources within a 200-mile radius from our offices as a geographic component of local sourcing and a 600-mile radius for regional sourcing.

Beneficial State Bank & Foundation will be advocates and active members of a local sourcing/shop local group wherever it has offices or business locations with a minimum of thirty employees.

JUST, EQUITABLE AND DISTRIBUTED SOURCING AND PRACTICES

In order to promote justice, equity, and distributed ownership and power, Beneficial State will seek vendor and partner businesses that meet quality and ethical standards and are

- Owned by women and/or individuals from historically and currently marginalized populations
- Owned by individuals and families vs. publicly-traded corporations or by parent companies
- Owners of a small number of branches or stores, in a continuum of preference from small to large -- individual businesses, to small local chains, to regional, to state, to multi-state, to national, to global
- Owned by workers (cooperatives), including employee-owned franchises (like Ace, True Value)
- Owned by community members that are not accredited investors
- Practices
 - In order to promote justice, equity, and distributed ownership and power, Beneficial State Bank and Foundation will implement non-gendered restroom options within the buildings that we own and include All Gender friendly signage for single-stall restrooms.

Environmental Impact Principles and Guidelines SOURCE REDUCTION / WASTE REDUCTION

Beneficial State Bank & Foundation will always prefer to buy less rather than more, as even ecofriendly stuff is still stuff! Our policies are designed to reduce waste and result in the purchase of fewer products whenever practicable and cost-effective, but without reducing safety or workplace quality.

These policies and guidelines are as follows:

- Practices
 - Provide clearly labeled recycle and compost bins co-located next to all trash receptacles in all common areas that generate waste and recycle: kitchens, breakrooms, bathrooms, meeting rooms, and lobby areas.
 - Recycle all paper, glass, metal, cardboard, and plastics in all our geographical locations that accept these materials.
 - Compost any items that can composted in all our geographical locations that accept compost.



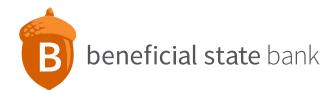
- o Submit items for reuse or recycling for which collection or drop-off opportunities exist.
- Request custodial staff to reuse clean trash liners.
- Request vendors to eliminate packaging or use the minimum amount necessary for product protection, to the greatest extent practicable. Packaging that is reusable, recyclable or compostable is preferred, when suitable uses and programs exist. Vendors shall be encouraged to take back and reuse pallets and other shipping and packaging materials.
- Require suppliers of electronic equipment, including but not limited to computers, monitors, printers, and copiers, to take back equipment we no longer need for reuse or environmentally safe recycling.
- Print and copy documents on both sides to reduce the use and purchase of paper.
- Conduct bi-annual waste audits to help identify waste reduction, reuse & recycling practices that work best for our branches.
- Purchase priorities (whenever practicable without reducing safety, quality or effectiveness):
 - Consider short-term and long-term costs in comparing product alternatives, when feasible. This includes evaluation of total costs expected during the time a product is owned, including, but not limited to, acquisition, extended warranties, operation, supplies, maintenance, disposal costs and expected lifetime compared to other alternatives.
 - o Products that are durable, long lasting, reusable or refillable
 - Paperless alternatives such as electronic paystubs, invoicing, electric hand dryers, etc.
 - Permanent ware (mugs, glasses, dishes, utensils, serving bowls, etc.)
 - Refillable containers for sugar, salt & pepper, etc. to avoid individual condiment packets for kitchens and breakrooms.

RECYCLED AND COMPOSTABLE CONTENT PRODUCTS

- All products for which the United States Environmental Protection Agency (U.S. EPA) has established minimum recycled content standard guidelines in the Agency's Comprehensive Procurement Guidelines, such as those for, business cards, envelopes, janitorial paper, tissues and paper towels, construction, landscaping, parks and recreation, transportation, vehicles, miscellaneous, and non-paper office products, shall contain
 - o The highest post-consumer content practicable, with 100% preferred
 - No less than the minimum 50% post-consumer recycled content standards established by the U.S. EPA Guidelines.
 - When reusable products are not available and disposable products are required, Beneficial State will prioritize the use of bio-based plastic products that are biodegradable and compostable, such as bags, film, food and beverage containers, dishware, and cutlery. Compostable plastic products purchased shall meet American Society for Testing and Materials (ASTM) standards as found in ASTM D6400-04.
 - All pre-printed recycled content papers intended for distribution that are purchased or produced shall contain a statement that the paper is recycled content. Whenever feasible, the statement should indicate the percentage of postconsumer recycled content it contains.

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TOXICS AND POLLUTION

Beneficial State strives to reduce toxins and pollution through its purchases and practices. Beneficial State Bank & Foundation shall (to the extent practicable):

- Purchase, or require janitorial contractors to purchase products in non-aerosol containers and use cleaning products that meet Green Seal certification standards for environmental preference and performance, or receive at least an 8.1 rating on the Good Guide website and app.
- Recycle or send back to the supplier or manufacturer used ink jet and copier toner cartridges.
- Reduce or eliminate its use of products that contribute to the formation of dioxins and furans. This includes, but is not limited to:
 - Purchasing paper, paper products, and janitorial paper products that are unbleached or that are processed without chlorine or chlorine derivatives, whenever possible.
 - Prohibiting purchase of products that use polyvinyl chloride (PVC) such as, but not limited to, office binders, furniture, flooring, and medical supplies whenever practicable.
 - Printing marketing materials with vegetable or other low-VOC inks.
- Use products with the lowest amount of volatile organic compounds (VOCs), highest recycled content, and low or no formaldehyde when practicable when purchasing materials such as paint, carpeting, adhesives, furniture and casework.
- Recycle excess paint and solvents, keep only what is needed for touch ups, and give the remainder of the paint to a hazardous waste collection program, donate to an anti-graffiti program, or return to the contractor or manufacturer.
- Purchase products and equipment with no, or as little as possible, lead or mercury, including electronics, lighting, and other materials, and give preference to vendors with established lead and mercury recovery programs.
- Specify that desktop computers, notebooks and monitors purchased meet, at a minimum, all Electronic Product Environmental Assessment Tool (EPEAT) environmental criteria designated as "required" as contained in the IEEE 1680 Standard for the Environmental Assessment of Personal Computer Products, whenever practicable.
- Ensure that electronics waste goes to a certified "e-Steward" for responsible recycling.
- Manage pest problems through prevention and physical, mechanical and biological controls. Beneficial State Bank & Foundation may either adopt and implement an organic pest management policy and practices or adopt and implement policy and practices using the least toxic pest control as a last resort.
- Stored safely and properly dispose of any hazardous materials used, including fluorescent bulbs.
- Reduce or eliminate the amount of wastewater that permeates common areas or enters storm drains. This includes, but if not limited to:
 - Covering dumpsters to keep impermeable to rainwater, or if there are no covers on the dumpster, overhead coverage shall be provided to keep them from overflowing and to keep dumper/parking areas clean.
 - Not washing vehicles, equipment, floor mats and other items where run-off water flows straight to the storm drain.



ENERGY SAVINGS

Beneficial State and Foundation, where applicable and practicable, shall implement the following practices:

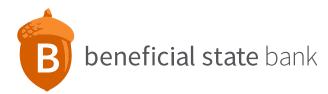
- Heating and Cooling
 - Purchase energy-efficient equipment with the most up-to-date energy efficiency functions. This includes, but is not limited to heating systems and space cooling equipment.
 - Set all areas and rooms with a controllable thermostat to 76 degrees for cooling, 68 degrees for heating, using timing devices to turn system down after hours and when spaces are typically unoccupied.
 - Regularly maintain all heating and cooling systems, including cleaning filters and changing them at least twice per year.
 - Use certified Cool Roofs and Economizers to cool the roof of all buildings in which Beneficial State has ownership or control.
 - Purchase window and doors that are double-paned or better.
 - Weather-seal windows and doors.
 - Set water heaters at no higher than 120 degrees.
- Lighting
 - Replace inefficient exterior lighting, including those in parking lots, with energyefficient equipment.
 - Minimize exterior lighting where possible to avoid unnecessary lighting of architectural and landscape features while providing adequate illumination for safety and accessibility.
 - Use task lighting instead of lighting entire areas.
 - Install occupancy sensors that automatically dim or turn off Indoor lighting in common areas when adequate sunlight is available.
 - Ensure that all interior and exterior lighting meet or exceed T-8 fluorescent bulbs for overhead lighting, and compact fluorescent bulbs for task lighting.
 - Replace high wattage MR-16 halogen lamps with LEDs and incandescent bulbs with CFLs.
 - Use LED bulbs for emergency EXIT signs.

• Equipment, Appliances, and Technology

- Purchase U.S. EPA Energy Star certified items for all items in which the Energy Star certification is available.
- Choose energy-efficient products that are in the upper 25% of energy efficiency as designated by the Federal Energy Management Program, when Energy Star labels are not available.
- Prioritize purchase of laptops over desktop computers.
- Energy Sources
 - Generate solar or wind power on properties owned or controlled by Beneficial State Bank or Foundation, where possible
 - Purchase renewable energy for as much of Beneficial State's energy use as possible in all locations.
 - Use solar energy to supply a supplemental source of energy where possible.

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• Reducing Individual Energy Use

- Schedule janitorial services during business hours.
- Set equipment such as computers to sleep after at least 15 minutes of inactivity
- Turning monitors off at night. All electronic devices, lighting and room cooling units will be turned off when not in use, and light switch reminders will be present to remind staff to turn off lights and systems.
- Monitoring and Improvements
 - Assign staff to track energy bills over time, looking for sudden rises in use.

WATER SAVINGS

Beneficial State Bank & Foundation shall

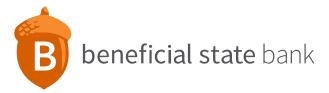
- Purchase low-flow faucets, aerators, upgraded irrigation systems, and other water-saving products where applicable.
- Provide tap and/or filtered water to employees and visitors during business hours and after hours during branch events and functions, rather than bottled water.
- Set kitchen faucets to use 1.5 gallons per minute aerators or less.
- Set restroom faucets to use .5 gallons per minute aerators or less.
- Install low-flow showerheads that do not exceed 1.5 gpm flow.
- Post signs in restrooms and kitchens to encourage water conservation and report leaks.
- Measured and monitored water usage.
- Install toilets that are WaterSense-approved or use 1.28 gallons per flush or less.
- Install urinals that use .5 gallons per flush or less.
- Install urinals instead of toilets where possible.
- Ensure that the custodial team uses dry floor cleaning methods followed by damp mopping rather than spraying or hosing floors with water.
- Set window cleaning schedule to be "as required," rather than "periodic".
- Use bioswales to collect stormwater runoff from streets and divert the storm water from running into sewer systems
- Plant trees with mature canopies adjacent to paved areas and/or adjacent to the street in order to support stormwater management and provide natural cooling.
- Avoid landscaping or lawns that require watering.
- Water all landscapes and lawns in early, pre-dawn hours if needed.
- Use eco-roofs will to decrease stormwater runoff, reduce erosion, absorb carbon dioxide, cool urban heat islands, and filter air pollutants;

FOREST CONSERVATION

To the greatest extent practicable, Beneficial State Bank & Foundation shall

- Not procure wood products such as lumber and paper that originate from forests harvested in an environmentally unsustainable manner.
- Give preference to wood products that are previously used or salvaged or certified to be sustainably harvested by a comprehensive, performance-based certification system that includes independent third-party audits, with standards equivalent to, or stricter than, those of the Forest Stewardship Council certification.

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ANIMAL WELFARE

Beneficial State Foundation & Bank

- Have a written and publicly posted policy in support of and commitment to animal welfare.
- Are not involved in any form of animal testing or experimentation.
- Do not conduct business with the following entities:
 - Factory farms
 - Enterprises that use gestation crating or similar types of overtly restrictive confines;
 - o Slaughterhouses that are not USDA certified

Vendor Selection and Contracting for Services

Beneficial State Bank & Foundation staff will use a Vendor Checklist to ensure that we give preference to:

- Suppliers that demonstrate commitment to, measurement of, and success in creating social and environmental impact. The following can act as proxy for / indication of commitment in these areas:
 - B Corporation, Fair Trade, and CDFI certifications
 - JUST Label
 - GABV membership
 - Green certifications or accreditations by a government or other legitimate 3rd party environmental certification program such as the Bay Area Green Business Program, Sustainability at Work, etc.
 - Non-profit organizations
 - Benefit Corporations, Social Purpose Corporations, L3Cs, and similar mission-driven corporate structures
- Suppliers and businesses majority (51+%) owned or led by individuals from the following groups:
 - o Female
 - LGBTQQIA
 - o African descent
 - o Native American
 - o Asian
 - Religious minority / Religiously persecuted group
 - o Disabled
 - Formerly incarcerated

Beneficial State Bank & Foundation shall (to the extent possible):

- Review all potential vendors and suppliers with the criteria listed in this policy before procuring any services or products.
- Implement a system to track the percentage of Significant Suppliers (as defined as the suppliers who collectively represent 80% of our purchases in currency terms) that are owned by people from historically marginalized populations.



Guidelines for Specific Activities and Initiatives GREEN BUILDING

All building and renovations undertaken by Beneficial State Bank & Foundation shall follow green building practices for design, construction, and operation, where appropriate. Beneficial State Foundation & Bank shall work with building landlords to monitor indoor environmental quality as well as implement and maintain energy efficiency improvements and waste reduction programs, including recycling.

LANDSCAPING

All landscape renovations, construction and maintenance performed by Beneficial State Bank & Foundation, including workers and contractors providing landscaping services for Beneficial State Bank & Foundation, shall employ sustainable landscape management techniques for design, construction and maintenance whenever possible, including, but not limited to, integrated pest management, grasscycling, drip irrigation, composting, and procurement and use of mulch and compost that give preference to those produced from regionally generated plant debris and/or food waste programs.

- Irrigation systems will be programmed to use shorter, repeated cycles of watering, and will be scheduled monthly during irrigation season, or as needed. Regular irrigation system maintenance will include inspection of all irrigation zones (a minimum of 4 times per year), and repair and adjustment of the irrigation system and its components.
- Plants will be selected to minimize waste by choosing species for purchase that are appropriate to the microclimate, species that can grow to their natural size in the space allotted them, and perennials rather than annuals for color. Native and drought-tolerant plants that require no or minimal watering once established are preferred.
- Hardscapes and landscape structures constructed of recycled content materials are encouraged. Beneficial State Bank & Foundation shall limit the amount of impervious surfaces in the landscape, wherever practicable. Permeable substitutes, such as permeable asphalt or pavers, are encouraged for walkways, patios and driveways.
- Landscaping will be designed to use water efficiently, and automatic watering systems shall be checked annually for leaks and efficient operation. Sprinklers system shall be adjusted to match precipitation rates, and shall be adjusted for proper coverage of landscaped area to optimize spacing, achieve even water distribution and avoid runoff on to paved surfaces.

TRAVEL AND TRANSPORTATION

Beneficial State Bank and Foundation strive to reduce their collective carbon footprint and support the most just and equitable practices in all work-related travel. Beneficial State Bank and Foundation shall

- Conduct annual commute surveys for the purpose of measuring and monitoring the transportation methods and habits of employees.
- Complete, or contract consultants to complete a CO2 calculator to determine the organization's GHG emissions.
- Share results of the GHG inventory and any targeted company GHG reduction in a location that all employees can access.



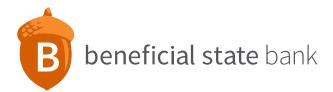


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- Make a bike repair and tire patch kit, locks, and an air pump at each location for all employees and visitors to use, and shall maintain these items near main entrances.
- Make available at least three short-term and three long-term bicycle parking spaces available at each branch for both employees and visitors. Short-term bicycle parking shall be on the same block as the branch's main entrance for visitors, customers, messengers, etc. Long-term bicycle parking shall be for employees and interns, and at least 50% of long-term parking shall be sheltered from rain and should be secure; in a locked room, enclosed by a fence, or within view of employees, a building attendant, or security guards.
- Offer alternative transportation incentives, a transit pass program, or compensation to all employees who bike, walk, carpool, take public transportation, or use other non-single-passenger vehicle forms to work.
- Alternative transportation options to and from the bank branches, such as bike and walk maps, transit trip planner, and bike parking information, shall be displayed on Beneficial State's Green Team website.
- Promote and organize entry and participation in alternative transportation commute challenges in order to inspire employees to explore green commute options, as well as reenergize and recognize employees that often use alternative means to travel to work.
- Convert existing company vehicles to, and ensure that any new purchases of company vehicles are low emission, such as electric, hybrid, or alternative fuel vehicles.

Staff Actions

- Without thwarting the aim of the travel or adding undue stress, staff will:
 - Utilize bicycle courier services for local deliveries and errands, wherever possible
 - Use teleconference and video conference technologies to conduct meetings between various locations and branches.
 - Consider the most economical, environmentally sustainable, and practical method for traveling during work-related trips. Including the following:
 - Local and public transportation
 - Airport and hotel shuttle services
 - Company low-emission vehicles when possible
 - Low-emission vehicle rental cars
 - Consolidate travel and join with others to minimize automobile and plane miles per year.
 - \circ ~ Seek environmentally sound and socially just accommodations
 - Use FairHotel.org to seek out union-friendly hotels and avoid union unfriendly ones
 - Seek independently-owned and environmentally-conscious hotels over corporate and conventional lodging
 - Consider renting homes rather than separate hotel rooms when traveling in groups and when this is a more affordable choice



CONTRA-MISSION INDUSTRY AND MATERIALS COMMITMENTS

In accordance with the Just Label, Beneficial State Bank and Foundation avoid involvement in the following industries, products and activities

- Non-nutritional ("junk") foods and beverages
- Firearms and armaments
- Tobacco, narcotics and other illicit drugs
- Fossil fuel extraction and refining
- Known or suspected carcinogens
- Red List materials and chemicals
- Nuclear industry
- Payday lending
- Gambling
- Exploitation of any kind
- Genetically modified foods
- Patenting life

INVESTMENTS

Our primary focus is to work with businesses and organizations that are mission aligned. In fact, 75% or more of our lending must be mission aligned, improving life for all through:

- Increased equity and distribution of ownership and control of resources
- Health and well-being in the broadest sense for all people, in particular historically- and currently-marginalized communities
- Health of natural environment: air, water, soil
- Sustainable management, preservation, and conservation of our natural resources: flora, fauna, and minerals

In addition to commonly-avoided industries like gambling, weapons, tobacco and illicit substances, we also avoid: fossil fuels, exploitative industries and supply chains, usurious financial products, factory farming / industrial agriculture, animal welfare violators, predatory alcohol companies, high pollution industries, unhealthy food, any predatory business models, and business transactions that reduce ownership by low-income and historically- and currently-marginalized communities.

OFFSETS

Beneficial State Bank & Foundation purchase carbon offsets in order to take responsibility for emissions and to reach carbon neutral status each year.

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3.0 IMPLEMENTATION

The Green Team and Branch Coordinators shall guide efforts to green all Beneficial State Bank branches and shall implement and monitor this policy in coordination with other appropriate Beneficial State Bank & Foundation personnel, vendors and contractors. The Green Team will also encourage employee participation in making Beneficial State a more sustainable business through employee orientations and trainings, employee evaluations, staff meeting discussions, internal communications, and through our various incentive and benefits programs.

STAFF EDUCATION

The Green Team will:

- Provide staff-wide training on the newly adopted Mission-Aligned Procurement and Practices Policy.
- Provide updates on current sustainability initiatives at All Hands Meetings at least quarterly.
- Share results of sustainability efforts with all staff.
- Host periodic events, tours, challenges, and other campaigns for staff to educate and inspire everyone to continue existing and adopt new social and environmental impact practices.
- Conduct waste diversion trainings when appropriate.
- Maintain consistent internal communications to keep staff updated of changes in sustainability initiatives and policies.

4.0 PROGRAM EVALUATION

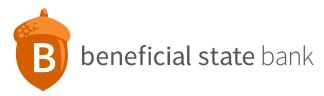
The Green Team, Agents of Wellness, and Branch Managers/Coordinators are responsible for implementing this policy and shall periodically evaluate the success of this policy's implementation, using evaluation metrics and methods to be determined.

5.0 EFFECTIVE DATES

This updated policy shall take effect on March 8, 2019

APPENDIX – TOOLS AND CHECKLISTS

- Products, Vendors, and Partners
- Vendor & Partner Mission-Alignment Form
- Operations Office Supplies & Custodial Management
- Events Venue, Catering, Waste Management
- Facilities IT, Energy Savings, Landscaping



PRODUCT PURCHASE CHECKLIST

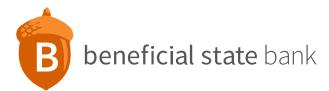
For All Products

Before you buy it...

- Can you avoid buying it? Can you rent, borrow, barter, or use an existing item instead?
- Can you buy less?
- Can you buy used / repaired / recycled / upcycled items?
- Can you buy something that is biodegradable, recyclable and/or reusable?
- Can you buy something that lasts longer / can be re-used, rather than thrown away
- Can you find a Fair Trade Certified or other mission-certified product? See Vendor/partner checklist for ideas and resources
- Can you find a green / non-toxic version of the product?
- Can you bring a reusable bag?
- Can you reduce the packaging the vendor gives you? Can you buy in bulk in reusable containers?

For client/ partner gifts

- Can you buy an experience, healthy food, a potted plant, or other gift that doesn't add to a landfill?
- Does the gift contribute to health and well-being?
 - Help the recipient connect with other people?
 - □ Incite generosity?
 - Help the recipient experience / enjoy a sense of purpose?
 - Help the recipient experience awe?



VENDOR AND PARTNER CHECKLIST

When hiring vendors, making purchases or evaluating partnerships, seek as many of these characteristics as possible

- Client of the bank or preferred vendor
- B Corp certified (search www.bcorporation.net)
- JUST Labeled (search <u>www.justorganizations.com</u>)
- Green certified (See lists for: <u>California</u>, <u>Portland</u>, <u>Seattle</u>
- ☐ If a financial institution: Certified CDFI or Member of GABV-Owned by a woman, person of color, or an individual from another historically- or currently-marginalized population
- Small, independently-owned business
- Nonprofit organization
- A Worker-owned Business / Cooperative
- Benefit Corporation, Social Purpose Corporation, L3C, or similar mission structures
- Committed to paying all employees a living wage
- A union business
- A business that is mission-driven in ways not described above

Avoid

- Large chains and discounters (examples: Starbucks, Amazon, Wal-Mart, Staples)
- Businesses with reputation for poor wages, benefits or working conditions
- Franchises with a reputation of treating franchisees poorly
- Businesses with other negative reputations, fines, violations, or other known unethical practices
- Non-nutritional ("junk") foods and beverages
- Toxic materials and chemicals



VENDOR / SUPPLIER / PARTNER MISSION-ALIGNMENT FORM

This form is available online for easy completion by outside vendors, suppliers, and partners at: <u>https://fs8.formsite.com/onecal/procurement/index.html</u>

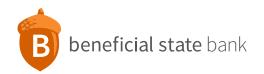
Please have vendors complete the online form. The online form will be updated as needed. Below is a copy of the current vendor form, which will not be updated.

The purpose of this form is to assist Beneficial State Bank and Foundation in securing vendor, supplier, and partner relationships that align with our vision: A banking industry that is fair to the person with the least bargaining power; provides access to financial services for all our communities, particularly the traditionally underserved; results in the long-term prosperity of responsible consumers; promotes financial system stability; and contributes to the sustainability of the environmental commons.

As such, we believe our purchasing and partner relationships should align with our commitments to equity, justice, distribution of wealth and power, and community and environmental wellbeing.

If you are interested in a vendor, supplier, partner or other relationship with Beneficial State, please complete this form.

Company or Organization Name		
Address, City, State, Zip		
	Website	
Contact Name		
Your Mission Statement, if any:		
*Please attach a copy of your W9 Form		
Beneficial State Bank Client? 🛛 Y 🗌 N		
Size Number of locations	Parent or subsidiary orgs?	
Publicly traded / Independently owned?	Owned by a local?	
Business / Organizational Structure:		
Non-Profit Organization (501c)	C Corp	
Benefit Corporation	S Corp	
Social Purpose Corporation	🗌 LLC	
Worker-Owned Cooperative	Other	
Certifications		
B Corp Certified	CDFI	
Green Certified (by)		
Fair Trade Products		
Organic products		



VENDOR / SUPPLIER / PARTNER MISSION-ALIGNMENT FORM (CONTINUED)

Memberships

Global Alliance for Banking on Values

Labor Practices

Our business/org has a written commitment to and has put into practice:

Living wage or above for all employees

- Pay more than 50% of health benefits for all employees
- Worker ownership opportunities (e.g. ESOP, Co-op)
- Full support of union and labor organizing
- Other_

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Other Social and Environmental Commitments and Activities you'd like to share:

Manufacturing / Supply-Chain

Where are your products manufactured?	
I certify that we avoid manufacture, use of, or participa	tion in practices related to the following:
Non-nutritional ("junk") foods and beverages	Nuclear industry
Firearms and armaments	Payday lending
Tobacco, narcotics and other illicit drugs	Gambling
Fossil fuel extraction and refining	Discrimination or Exploitation of any kind
Known or suspected carcinogens	Genetically modified foods
Red List materials and chemicals	Patenting life

Ownership and Leadership - Optional

Beneficial State is committed to equity and justice for all people, and seeks to support businesses owned by and organizations lead by individuals from under-represented populations. You are welcome to share your information here.

Our business is 51% or more owned by / Our organization's Executive Director or top leadership position is held by person(s) who identify as:

<i>,</i> ,	.,			
F	Female			
<u> </u>	LGBTQQIA			
Printed on 100% ppst-con	African descent	Member FDIC	自 Equal Housing Lender	CDFI Certified Bank
	Native American			
□ A	Asian			
□ F	Religious minority / Religiously persecu	ited group		
	Disabled			
🗌 F	Formerly incarcerated			

BRANCH OPERATIONS & OFFICE SUPPLIES PURCHASING CHECK-LIST

Purpose: This checklist has been created to ensure that all office-related purchases comply with Beneficial State Bank & Foundation's procurement policy, meet our standards of social responsibility and sustainability, and do not contribute to environmental hazards and pollution in our communities.

Beneficial State Bank staff will make good faith efforts to meet as many of the items below when applicable.

Process for ordering for CA & PNW:

- Anyone in the branch can make a request for supplies
- The request goes to Senior Beneficial Banker/Facility Coordinator or Executive Administration
- Once every few weeks, the Senior Beneficial Banker will draft an order to Blaisdell's Business Products
- Chris or Monique ultimately approves every order
- ☐ If the order is small, such as only one item or below a certain amount, Chris will not approve the order and will direct the item/order to be purchased locally so as not to contribute to unnecessary carbon emissions from packaging and transportation

Preferred Vendors:

• Blaisdell's Business Products

VENDOR CRITERIA:

□ Accredited by a 3rd part environmental certification program

□ Client of the bank

□ Green certified

- □ B Corp, Fair Trade, and/or CDFI certified
- □ Independently or locally owned business
- □ Committed to paying all employees a living wage

□ A union business

□ A business that is mission-driven in ways not described above

□ Owned by a woman

Owned by a person of color

□ A business owned by a person with other barriers to ownership (e.g. formerly incarcerated, disabled)

 \square Non-profit

Office Supplies

Please indicate if the office supplies meet the following criteria:

Do not contain PVC (binders)

Unbleached (paper)

Contains no less than 50% post-consumer recycled content

Bio-based plastics that are biodegradable and compostable

Lightbulbs – are LEDs or incandescent bulbs with CFLs

Ink – low VOC

Cleaning supplies

ners

Non-aerosol containers
Meet Green Seal certification

Branch Operations – Specific Criteria

Check annually: Xerox or other preferred vendor must pick up used toner for proper recyc	\square	Check annually: Xerox or	other preferred	vendor must pick up	used toner for proper	recycling
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Set printers to default to print double-sided

Require suppliers of electronic equipment, including but not limited to computers, monitors,
printers, and copiers to take back equipment we no longer need for reuse or environmentally
safe recycling

Request vendors to eliminate packaging or use the minimum amount necessary for prod	
protection, to the greatest extent practicable. Packaging that is reusable, recyclable or	
compostable is preferred, when suitable uses and programs exist. Vendors shall be	
encouraged to take back and reuse pallets and other shipping and packaging materials.	

- Minimum order amounts & bulk ordering must be prioritized
- Purchased recycled/ "green" items first

Provide clearly labeled recycle and compost bins co-located next to all trash receptacles in all common areas that generate waste and recycle: kitchens, breakrooms, bathrooms, meeting rooms, and lobby areas.

CUSTODIAL SERVICES & KITCHEN MAINTENANCE

Purpose: This checklist has been created to ensure that all custodial services and practices and kitchen-related purchases comply with Beneficial State Bank & Foundation's procurement policy, meet our standards of social responsibility and sustainability, and do not contribute environmental hazards and pollution in our communities.

Beneficial State Bank staff will make good faith efforts to meet as many of the items below when applicable.

VENDOR CRITERIA:

- Accredited by a 3rd part environmental certification program
- Client of the bank
- Green certified
- B Corp, Fair Trade, and/or CDFI certified
- Independently or locally owned business
- Committed to paying all employees a living wage
- A union business
- A business that is mission-driven in ways not described above
- Owned by a woman
- Owned by a person of color
- A business owned by a person with other barriers to ownership (e.g. formerly incarcerated, disabled)
- Non-profit

Custodial Services

Please indicate if the custodial services meet the following criteria:

Uses cleaning products that meet Green Seal certification standards for environmental
preference (see greenseal.org)

- Uses industrial cleaning products that receive an 8.1 rating or higher on the Good Guide website/app (GoodGuide.com)
- Reuses clean trash liners
- Scheduled during business hours

KITCHEN MAINTENANCE & PURCHASING

Dishware, Cutlery & Napkins

Please indicate which of the following is true for the dishware or cutlery purchase:

Meets one or more criteria listed under VENDOR CRITERIA (Preferred)

- Locally purchased
- Durable and/or Reusable (Preferred)
- Bio-based plastic or compostable (2nd best)
- Reusable cloth napkins (Preferred)
- Paper products that are unbleached or that are processed without chlorine or chlorine derivatives, whenever possible. (2nd best)
- Paper products contain the EPA's minimum recycled content standard

<u>Appliances</u>

Please indicate which of the following is true for kitchen appliance purchases

Meets one or more criteria listed under VENDOR CRITERIA (Preferred)

Locally purchase

☐ Made of materials with lowest amount of VOCs

U.S. EPA Energy Star certified, if applicable.

Coffee & Water Dispensing Systems

The following methods may not be considered for purchasing coffee & water for common areas:

- Individual bottles of water, plastic or otherwise
- Individual coffee pods (K-cups, Nespresso, etc.)

Waste Systems

All Beneficial State common spaces must be equipped with at least a Compost and Recycle bin. All bins must have signage attached to or near the bins that demonstrate the items that may be disposed of in each bin. The appropriate bin liners must be purchased for each bin, i.e. compostable liners must be used in the compost bin.

Note: If ordering food or catering, please reference the Food, Events, Meetings, and Catering checklist.

VENUE CHECKLIST

When choosing venues, seek as many of these characteristics as possible

- Vendor characteristics listed above
- Accessible by public transportation
- LEED Certified, ILFI / Living Building Certified or other sustainable venue
- Community-owned and/or community-serving
- Historically preserved, historically significant
- Unique to the neighborhood, city or region
- Close to guest lodging, if relevant
- If a hotel: check for a Fair Hotel nearby

SUSTAINABILITY & PROCUREMENT CHECKLIST FOR CATERING & EVENTS

Purpose: Beneficial State is committed to reducing waste by implementing practices that minimize environmental impacts and make our internal operations and events more sustainable. The following documents have been created to help Beneficial State employees efficiently prepare for hosting successful events while adhering to sustainable practices and policies.

Contents:

- Sustainability Checklist for Caterers (includes Types of Food, Vendors, Dishware, Décor, and Venue)
- Waste Management Instructions for Events (for internal use)

Your Name			
Catering Con	npany Name		
Address, City	/, State, Zip		
Phone	Email	Website	
Contact Nam	e		

*Please attach a copy of your W9 Form

This checklist will be used to determine if a caterer meets Beneficial State's sustainability standards as set forth in our organization's Social & Environmental Procurement & Practices Policy.

Date of Event:______ Name of Event:______

Please answer each question and return to the event coordinator.

Do you offer a seasonal menu featuring locally grown ingredients? Do you have local suppliers you could source these ingredients from? Which ingredients can you procure locally, and how would you define 'local'?

Yes
No

Do you use all or mostly certified organic ingredients? Which ingredients are or are you not able to procure organically? Do you have the means to confirm their certification?
☐ Yes ☐ No
Will you prepare all of the food you serve? What will be frozen or purchased fresh?
☐ Yes ☐ No
Are you able to provide the dietary information for the menu you serve?
☐ Yes ☐ No
Are you able to explain where your meat, dairy, and other animal products come from? Do you source from USDA-certified farms? Yes No
Are you able to offer a healthier option (e.g. lower in calories, vegan), either exclusively or as one option for an event? If so, what can you provide?
Yes No

Are you able to offer a vegetarian menu?

Yes
No

Do you provide water in cambros or large containers rather than in disposable water bottles?

Yes
No

Are the coffee, bananas, and/or chocolate you offer Fair Trade certified?

Yes
Ma

📙 No

Are you able to serve on ceramic and/or offer reusable dinnerware and serving ware? Can you use reusable tablecloths and napkins?

Yes
No

Are you able to serve on biodegradable, compostable, or recyclable dinnerware and serving ware? (Please circle one). Do you provide any materials and/or bins to assist clients in sorting and processing their waste appropriately?

Yes
No

Do you donate any leftover food and/or food items to a local Food Bank or shelter?

Yes
No

Do you provide compostable to-go containers?

Yes
No

Do you pay your employees a living wage? (See MIT's Living Wage Calculator)

Yes
No

Does your company have an environmental policy statement?

Yes
No

What is the estimated cost to meet the standards set forth above?

Can all of the above be outlined in the catering contract?

Yes
No

Waste Management Instructions for Events

Food and dinnerware constitute a significant source of waste and environmental impact at events and large gatherings. Please follow the below guidelines to ensure your event generates minimal waste and environmental impact and complies with Beneficial State's Environmental and Operations Guidelines.

- When reusable is not possible, use compostable dinnerware.
- Beneficial State always uses compost and recycle bins. Please properly label the receptacles (landfill, recycle, or compost) if not already labeled. *If no dinnerware or food items are being used that cannot be recycled or composted, please do not make a landfill bin available at the event.*
- All food scraps must be composted
- Please ensure that Beneficial State staff, catering staff, and guests are aware and informed of their locations, and use the bins properly.
- Consider utilizing volunteers to assist guests with disposal and adherence to waste management plans.
- When possible, caterers should take glass bottles with them for recycling when packing up
- Make sure those handling the waste after the event operate according to the waste management plans. (For example, don't mix compost and garbage at the end of the event after having done the work to keep them separate!)

IT & TECH SUPPLIES EVALUATIVE & PURCHASING CHECKLIST

Purpose: This checklist has been created to ensure that all electronics, software, and tech supply purchases comply with Beneficial State Bank & Foundation's procurement policy, meet our standards of social responsibility and sustainability, and do not contribute to toxics and environmental impacts that create hazards and pollution in our communities.

As equipment is replaced and whenever practicable, the IT and Operations Departments will use this checklist as a guide to purchasing tech supplies, without reducing safety, quality, or effectiveness of the product or equipment:

Name, Model, or Type of Product or Equipment:_____

Product Lifetime

- This product has been guaranteed to last for a period of at least two years and support service has been guaranteed for the same term.
- For Desktops, PCs, and notebooks only The memory and hard disk in this product can be changed or upgraded
- This product or equipment has been guaranteed the availability to procure compatible batteries, power supplies, and all spare parts for at least 3 years from the time that production ceases.
- The product or equipment can be easily disassembled in house or by a single qualified person
- The supplier/vendor of this product or equipment agrees to take back the equipment for reuse or environmentally safe recycling at the end of its use

Energy Efficiency, Toxics & Source Reduction

The following are priorities for purchasing equipment. Beneficial State Bank staff will do its best to meet as many as possible of the following. Please indicate which of the following is true for this product or equipment:

- Remanufactured/Refurbished
- Durable, long lasting, reusable or refillable
- Has been donated to Beneficial State Bank or Foundation

- Packaging is reusable, recyclable, or compostable, or can be taken back by the supplier/vendor
- Meets all EPEAT environmental criteria
- Meets Energy Star certification criteria or are in the upper 25% of energy efficient as designated by the Federal Energy Management Program.
- Does not contain lead or mercury
- The supplier/vendor of the product
- Has been accredited by a 3rd party social and/or environmental certification or program.
- ☐ Is owned by a woman, person of color or person from an underrepresented population.
- ☐ Is a small, independent business

Disassembly, Recycling, and End of Product lifetime

- The supplier/vendor of this product or equipment is taking back the equipment for reuse or environmentally safe recycling
- The product or equipment has been taken to a certified "e-Steward" for responsible recycling.
- Desktops, PCs, and notebooks The hard drive has been extracted and wiped before recycling rest of product
- All hazardous materials in the product or equipment, if any, have been stored safely and disposed of properly
- The supplier/vendor of the product or equipment has been provided post-product lifetime feedback

SUSTAINABLE PURCHASING CHECKLIST FOR NEW OR EXISTING BUILDING AND FACILTIIES

Purpose: To ensure that all Beneficial State facilities and related purchases and services comply with Beneficial State Bank & Foundation's procurement policy and the imperatives set forth in the *Living Building Challenge*, meet our standards of social responsibility and sustainability, and do not contribute to toxics and environmental impacts that create hazards and pollution in our communities.

Beneficial State Bank staff will make good faith efforts to meet as many of the items below in each category when applicable.

<u>Place</u>

- <u>Projects may only be built on greyfields or brownfields</u>: previously developed sites that are not classified as on or adjacent to any of the following sensitive ecological habitats:
 - Wetlands: maintain at least 15 meters, and up to 70 meters of separation.
 - Primary dunes: maintain at least 40 meters of separation.
 - Virgin prairie: maintain at least 30 meters of separation
 - On prime farmland
 - Within the 100-year flood plain
- Procedure for Project Teams:
 - Site conditions must be documented prior to start of work
 - Reference habitats must be identified

Landscaping

- No petrochemical fertilizers or pesticides can be used for the operation and maintenance of the on-site landscape.
- Must emulate functionality of the reference habitat¹ with regard to density, biodiversity, plant succession, water use, and nutrient needs.
- Must provide wildlife and avian habitat appropriate to the project's Transect through the use of native and naturalized plants and topsoil.
- Plants must be selected to minimize waste by choosing species for purchase that are appropriate to the microclimate, species that can grow to their natural size in the space allotted them, and perennials rather than annuals for color. Native and drought-tolerant plants that require no or minimal watering once established are preferred.
- Hardscapes and landscape structures constructed of recycled content materials are encouraged. Beneficial State Bank & Foundation shall limit the number of impervious surfaces in the

landscape, wherever practicable. Permeable substitutes, such as permeable asphalt or pavers, are encouraged for walkways, patios and driveways.

• Landscaping will be designed to use water efficiently, and automatic watering systems shall be checked annually for leaks and efficient operation. Sprinklers system shall be adjusted to match precipitation rates, and shall be adjusted for proper coverage of landscaped area to optimize spacing, achieve even water distribution and avoid runoff on to paved surfaces.

Opportunities for Agriculture (Proceed to the next section if not applicable)

• Using the Floor Area Ratio to calculate, the building project must integrate opportunities for agriculture appropriate to its scale and density.

Project F.A.R.	Minimum Percentage Required
<.09	50%
.10	< .24 30%
.25	<.49 25%
.50	<.74 20%
.75	<.99 15%
1.0	< 1.49 10%
1.5	< 1.99 5%
2.0	< 2.99 2%
>3.0	1%

PERCENTAGE OF PROJECT AREA FOR FOOD PRODUCTION

• Single-Family homes must also demonstrate the capacity to store at least a two-week supply of food

Habitat Exchange

• For each hectare of development, an equal amount of land away from the project site must be set aside in perpetuity through the ILF Habitat Exchange Program *or* an approved Land Trust

organization. See <u>www.living.future.org/exchange</u> for more information regarding the Exchange Program.

• The minimum offset amount is .4 hectare

Human-Powered Transportation

New projects must contribute toward the creation of walkable, pedestrian-oriented communities and must enhance the ability of a community to support a human powered life styles and provide a mobility plan.

- All projects must demonstrate:
 - Secure, weather-protected storage for human powered vehicles that provide facilities to encourage biking
 - Consideration and enhancement of pedestrian routes, including weather protection on street frontages
 - Promotion of the use of stairs over elevators through the interior layout and quality of stairways
 - Advocacy in the community facilitate the uptake of human powered transportation'
- To encourage and make accessible human-powered transportation, the facility shall:
 - Make available a bike repair and tire patch kit, locks, and an air pump at each location for all employees and visitors to use, and shall maintain these items near main entrances
 - Make available at least three short-term bicycle parking spaces available on the same block as the building's entrance, and three long-term parking spaces, with at least 50% of these spaces sheltered from the rain and secure.
- If applicable, projects must also provide:
 - A transit subsidy for all occupants of the building, if owner occupied, *or* a requirement for tenant employers to provide such a subsidy
 - Showers and changing facilities that can be accessed by all occupants of the Beneficial State owned or leased buildings or office spaces
 - At least one electric vehicle charging station

Water & Water Savings

Water use and release must work in harmony with natural water flows of the site and its surroundings.

- 100% of the water needs must be supplied by captured precipitation or other natural closedloop water systems, or by recycling used project water, and must be purified as needed with the use of chemicals
- Stormwater and water discharge, including grey and black water, must be trated onsite and managed either through:
 - o Reuse
 - o Closed loop system
 - \circ infiltration
- Irrigation systems must be programmed to use shorter, repeated cycles of waters. The systems should be scheduled monthly during irrigation season, or as needed. Regular irrigation system maintenance will include a minimum of four inspections per year of all irrigation zones, as well as repair and adjustment of the system and its components.
- Faucets, Toilets & Urinals
 - o Purchase low-flow faucets, aerators, upgraded irrigation systems, and other water
 - saving products where applicable.
 - Set kitchen faucets to use 1.5 gallons per minute aerators or less.
 - Set restroom faucets to use .5 gallons per minute aerators or less.
 - Install low-flow showerheads that do not exceed 1.5 gpm flow.
 - Install toilets that are WaterSense-approved or use 1.28 gallons per flush or less.
 - Install urinals that use .5 gallons per flush or less.
 - Install urinals instead of toilets where possible.
- Use bioswales to collect stormwater runoff from streets and divert the storm water from running into sewer systems

Energy & Energy Savings

- 105% of the building or projects energy needs must be supplied by on-site renewable energy on a net annual basis, without the use of on-site combustion.
- Projects must provide on-site energy storage for resiliency

- Where applicable and where Beneficial State has total control of building out the energy sources in new and existing buildings, the following practices shall be implemented:
 - Heating and Cooling:
 - Purchase energy-efficient equipment with the most up-to-date energy efficiency functions. This includes, but is not limited to heating systems and space cooling equipment.
 - Set all areas and rooms with a controllable thermostat to 76 degrees for cooling, 68 degrees for heating, using timing devices to turn system down after hours and when spaces are typically unoccupied.
 - Regularly maintain all heating and cooling systems, including cleaning filters and changing them at least twice per year.
 - Use certified Cool Roofs and Economizers to cool the roof of all buildings in which Beneficial State has ownership or control.
 - Purchase window and doors that are double-paned or better.
 - Weather-seal windows and doors.
 - Set water heaters at no higher than 120 degrees.
 - o Lighting
 - Replace inefficient exterior lighting, including those in parking lots, with energy-efficient equipment.
 - Minimize exterior lighting where possible to avoid unnecessary lighting of architectural and landscape features while providing adequate illumination for safety and accessibility.
 - Use task lighting instead of lighting entire areas.
 - Install occupancy sensors that automatically dim or turn off Indoor lighting in common areas when adequate sunlight is available.
 - Ensure that all interior and exterior lighting meet or exceed T-8 fluorescent bulbs for overhead lighting, and compact fluorescent bulbs for task lighting.
 - Replace high wattage MR-16 halogen lamps with LEDs and incandescent bulbs with CFLs.

- Use LED bulbs for emergency EXIT signs.
- Equipment, Appliances, and Technology
 - Purchase U.S. EPA Energy Star certified items for all items in which the Energy Star certification is available.
 - Choose energy-efficient products that are in the upper 25% of energy efficiency as designated by the Federal Energy Management Program, when Energy Star labels are not available.
 - Prioritize purchase of laptops over desktop computers.
- To monitor and reduce Individual and Collective Energy use:
 - Janitorial services shall be scheduled during business hours
 - Equipment such as computers will be set to sleep after at least 15 minutes of inactivity
 - All electronic devices, lighting and room cooling units will be turned off at night and when not in use, and light switch reminder will be present to remind staff to turn off lights and systems.
 - Staff will be assigned to track energy bills over time for the purpose of finding sudden rises in use.

<u>Materials</u>

<u>Red List for Building Materials</u> – please refer to the *Living Building Challenge* Red List of materials that may not be used for any building project.

GUIDE FOR PURCHASING ENERGY SAVING APPLIANCES & EQUIPMENT

Where applicable, energy-efficient equipment shall be purchased with the most up-to-date energy efficiency functions. This includes, but is not limited to, high efficiency space heating systems and high efficiency space cooling equipment. Programmable thermostats are to be set back when space is typically unoccupied. All heating and cooling systems shall be regularly maintained, and filters cleaned and changed at least twice per year.

Please review the following energy saving procurement policies before replacing and purchasing equipment:

Replace inefficient exterior lighting with energy-efficient equipment. Exterior lighting shall be minimized where possible to avoid unnecessary lighting of architectural and landscape features while providing adequate illumination for safety and accessibility, and task lighting shall be used in stead of lighting and entire area. All interior and exterior lighting should meet or exceed T-8 fluorescent bulbs for overhead lighting, and compact fluorescent bulbs for task lighting. High wattage MR-16 halogen lamps shall be replaced by LEDs, and incandescent bulbs that be replaced with CFLs.

<u>All products purchased for which the U.S. EPA Energy Star certification is available shall meet</u> <u>Energy Star certification, when practicable.</u> When Energy Star labels are not available, Beneficial State Bank & Foundation shall choose energy-efficient products that are in the upper 25% of energy efficiency as designated by the Federal Energy Management Program. Examples include computer components, copiers, refrigerators, and fax machines.

Emergency exit signs will use LED bulbs.

Prioritize laptops over desktop computers, whenever feasible

In buildings in which Beneficial State has control:

- Certified Cool Roofs and Economizers will be used to cool the roof.
- Windows and doors will be double paned and weather-sealed
- Solar energy will be employed to supply a supplemental source of
- The building will generate solar or wind power
- Parking lot light bulbs will be energy efficient
- Janitorial services are scheduled during business hours
- Energy will be purchased for at least 50% energy use

Daily Practices:

- All areas and rooms with a controllable thermostat shall be set to 76 degrees for cooling, 68 degrees for heating, using timing devices to turn system down after hours (See Ops Checklist)
- The Green Team will track energy bills over time, looking for sudden rises in use.

- Computers, computer monitors, printers, and copiers shall be set to sleep after at least 15 minutes of inactivity and monitors shall be turned off at night.
- All electronic devices, lighting and room cooling units will be turned off when not in use
- When needed, The Green Team and/or Branch Managers or Senior Beneficial Bankers will circulate New Policy emails to all or branch staff to serve as a reminder of the various practices we employ to conserve energy.