HEBREW FREE LOAN

WHISTLEBLOWER PROTECTION POLICY

Hebrew Free Loan ("HFL") is committed to protecting employees, applicants for employment and members of the Board of Directors from retaliation for making or being about to make a "protected disclosure", participating in an investigation at the request of a public body or by court order, or for having refused to obey an "illegal order." A "protected disclosure" is a verbal or written communication to a "public body that discloses or shows an intention to disclose information that may evidence a violation of law or an improper policy, practice or activity of HFL, or a condition that may significantly threaten the health or safety of employees or the public. A "public body" includes, without limitation, officers, employees, boards, agencies, departments, commissions or other bodies of the executive and legislative branches of state government, and of local government; the judiciary; and any law enforcement agencies (including federal agencies). An "illegal order" is a directive to violate an applicable statute, regulation or other law.

HFL may not retaliate against a HFL employee or applicant for employment or member of the Board of Directors who:

- 1. has made a protected disclosure;
- 2. was about to make a protected disclosure;
- 3. participated in an investigation at the request of a public body or because of a court order; or
- 4. has refused to obey an illegal order.

If such person reasonably believes that a policy, practice or activity of HFL is in violation of law or significantly threatens the health or safety of employees or is otherwise improper, then such person must deliver written notice of the violation or threat to the Executive Director or President of the HFL Board, or other officer or director of HFL.

My signature below indicates my receipt and understanding of this policy. I also verify that I have been provided with an opportunity to ask questions about the policy.

Employee or Board Member Signature	Date	
Name (printed)		