



Cass Ethics Hotline

Cass Information Systems, Inc. (the "Company") is committed to the highest standards of financial reporting and encourages honest and ethical behavior among all individuals that work with the Company. Cass has established procedures for the confidential, anonymous reporting by employees or non-employees of concerns relating to instances of corporate fraud, unethical business or personal conduct, questionable accounting, internal accounting controls, financial reporting or auditing matters, and violations of state or federal law or company policy. The Company believes that its employees have a responsibility to evaluate and report allegations of suspected wrongdoing to the appropriate parties. The Company encourages employees or any other concerned party to make such reports to strengthen the Company's efforts to eliminate wrongdoing and to encourage a positive work environment of honest and ethical behavior.

As part of these established procedures, a "hotline" (the Ethics Hotline) has been established for confidential, anonymous reporting of suspected wrongdoing or unethical behavior. The company ensures that any individual who files a report will not suffer any retaliation. The Ethics Hotline is designed to protect the identity of the person making a report if they choose to remain anonymous.

All Ethics Hotline reports will be directed to an independent firm. Based on the report, either a member of Human Resources or Internal Audit will assign the report to the appropriate person and follow up to make sure the report is being addressed. Furthermore, the Chairman of the Audit & Risk Committee will be alerted of the report and insure an appropriate and expeditious investigation occurs. In lieu of reporting on the Ethics Hotline, employees may also report suspected wrongdoing or unethical behavior to any of the following individuals: the employee's immediate supervisor, the department manager, the division head, the Human Resources Department, or any officer of the Company.

Furthermore, consistent with Federal law, Cass Information Systems, Inc. will not retaliate or tolerate retaliation against any employee who makes a good faith report or complaint of any kind or who cooperates in the investigation of such a complaint. Any suspected retaliation should be reported to Human Resources or any member of management so concerns can be promptly and thoroughly reviewed. Any employee who engages in unlawful retaliation is subject to disciplinary action, up to and including termination.

To submit a concern, please click [HERE](#) to visit our independent, whistleblower website or call the confidential hotline at 1-844-393-0685.