



**BUILDING A
STRONG FOUNDATION
FOR THE FUTURE**

mysunshinebank.com

MISSION STATEMENT

Sunshine Bank will positively impact lives by helping people achieve their dreams.

VISION STATEMENT

Sunshine Bank will be a high performing financial services company that creates financial success for consumer, business, and not-for-profit customers in the markets we choose to serve.

VALUE STATEMENT

Sunshine Bank is committed to attracting and retaining employees who are passionate about providing uncompromising service to our customers with a sense of warmth, integrity, friendliness, and company spirit.

We value and respect each other because we truly believe that our success only comes from working together for our team's success.

SUNSHINE BANK PRIORITIES FOR SUCCESS

- Enabling career success for our employees
- Creating financial success for our customers
- Delivering exponential earnings growth for our shareholders
- Rapidly growing fee income
- Effectively managing interest rate risk
- Maintaining superior credit quality
- Enriching the communities we serve
- Creating a strong sales and service culture that recognizes and rewards employee performance



SUNSHINE BANK STRATEGIC OBJECTIVES

Sunshine Bank Employees:

- Build great people and they will build a great franchise
- Recruit and keep people with relationship building skills that have a passion for our customers and the communities we serve
- Build a culture where leaders are truly the sustainable competitive advantage
- Follow an authentic management style that incorporates a servant-leader model
- Attract and retain people with:
 - A desire to succeed
 - Mutual trust and respect for one another
 - Embrace a caring, family environment where “when we say it, we mean it”
 - A desire to continually learn and grow
 - Loyalty and dedication
 - A passion for our company
 - A desire to have fun
- We will be a top ten place to work in the markets we serve
- Our company will be the employer of choice

Sunshine Bank Customers:

- An absolute and uncompromising commitment to exceptional customer service
- We will have a “business advisor” role with our customers
- We will focus on customer segments where we can truly be a value provider
- Every customer will have an assigned relationship manager
- Every customer will have and use a minimum of five products and services as long as they add value to our relationship
- Our customers will be our best and most active referral source



SUNSHINE BANK STRATEGIC OBJECTIVES

Sunshine Bank Shareholders:

Sunshine Bancorp will be in the top 20% of our peer group as defined by the Board of Directors in the following:

- Return on Equity
- EPS Growth
- Deposits and Repos Growth
- Loan Outstandings Growth
- Efficiency Ratio
- Non-Interest Income to Average Assets
- Net Interest Margin

Sunshine Bank Communities:

- Every officer of our company will serve on three community organizations and will hold a leadership position on one.
- We will be a company that contributes actively and generously in the communities we serve.
- Every office will hold an annual community involvement project that benefits their individual community.

LEADERSHIP MODEL

Grace: A kind approach in all situations.

(Even when delivering a difficult message, am I kind and compassionate?)

- **Positivity** - I am optimistic and grateful.
- **Predictability** - People know how I will react in varying situations.
- **Diplomacy** - I am tactful and fair in dealing with everyone.
- **Ego-less** - I work for the greater good of my colleagues and the organization.



Authenticity: I say what I think.

(Do my words match my thinking?)

- **Honesty** - I am open and honest in my communication.
- **Clear Expectations** - I set clear expectations.
- **Feedback** - I provide consistent and constructive performance feedback.

Partnership: A spirit of collaboration.

(Do I collaborate with people on my team?)

- **Involvement** - I involve my colleagues in decisions that will affect them.
- **Inclusion** - I ask for my colleagues' opinions and ideas and use them.
- **Support** - I back up my colleagues in difficult solutions.
- **Reliable** - My colleagues and I do what we say we will do when we say we will do it.
- **Individuality** - I learn what my colleagues do well and give them work that plays to their strengths.

Stewardship: Care for and develop employees, the organization, and the community.

(Do I place my employees' best interest equal to my own? Do I spend time developing my employees? Do we work for the greater good?)

- **Care** - I care for my colleagues.
- **Recognition** - I constantly praise my colleagues for good work.
- **Accountability** - I hold myself and my colleagues accountable for commitments.
- **Technical Expertise** - I have mastered my discipline and am considered an expert in my field.
- **Development** - I seek opportunities for my colleagues' personal and professional growth as well as my own.
- **Model** - I model the Sunshine Bank Leadership Model every minute of every day to build our foundation.



SUNSHINE STORIES

The Purpose -- to clarify and perpetuate the bank's culture. An organization's culture is the glue that holds together our values, beliefs, sense of belonging, self confidence, and the trust in people around us. It's the "intangible" in how we operate.

The Role -- at any meeting where three or more employees are present, you must tell a story that illustrates the demonstration of our culture.

RULES OF ENGAGEMENT

As we interact with each other and our customers, we will:

1. Be loyal to the absent. Never gossip about a fellow colleague or customer.
2. Give people the benefit of the doubt. Any colleague or customer can have a bad moment.
3. Don't make assumptions. Ask questions of colleagues or customers to gain clarity and understanding.
4. Respond to the person, not the position. Provide responsive service to every colleague and customer, and explain why you may be delayed.
5. Realize that everything matters. Delight colleagues and customers by paying attention to the "little things."
6. Approach every situation in a positive, helpful way. You get what you give.
7. Help others get what they want and you will get what you want. Do your best to thrill colleagues and customers and you will be rewarded.
8. Never use "can't" unless it is followed by "yet." Have a can do attitude in every interaction with every colleague and customer.
9. Improve continuously. Always work toward personal and professional mastery and organizational perfection.
10. Build the foundation. Each of us is responsible for the other.



CUSTOMER SERVICE EXPECTATIONS

GREET every customer, every time, without fail!

Glad - to see the customer, creating a feeling of warmth

- Smile
- Make eye contact
- Welcome the customer (with a robust team cheer - "*Welcome to Sunshine!*")
- Use the customer's name

Ready - to meet with the customer

- Because you know our products and services and can fill every need
- To involve the customer in the interaction

Eager - to explain the Sunshine Bank difference

- Why the customer should bank with us
- How we resolve every problem in a positive and helpful way

Enthused - as you would be if you saw your best friend

- Happy
- Upbeat
- Considerate
- Ready to say "*Yes*"

Tuned In - giving the customer your absolute and undivided attention

- In a sincere and genuine way
- End the conversation with "*My pleasure to help! Have a great day!*"

Adapted from Lemco Company



USING E-MAIL

E-mail is best used for:

- Sharing information
- Summarizing meetings
- Scheduling meetings
- Recounting decisions
- Recognizing people for good work
- Asking simple questions

E-mail should not be used when:

- Someone is angry
- The content may be interpreted as negative or controversial
- There may be confusion about the content
- You are trying to persuade someone to your way of thinking

Every e-mail should include “please” and “thank you.” In a given situation, if you have any doubt about whether or not to use e-mail, don’t. Call or visit the other person to discuss the situation.

WRITING TEXT MESSAGES

Use the following business etiquette when sending text messages to employees and customers:

- Ensure abbreviations are appropriate and professional.
- Be aware of your tone by using complete sentences and avoiding negative words.
- Because it is a casual form of communication, only casual information should be shared via text message.
- Avoid changing meeting times or venues over text.
- Check your message for accuracy after using the voice-to-text feature.

