Team,

When I look at moments of true greatness, the big things humans have built and the major problems we've solved, I see a clear pattern. It's about starting when it's hard, pushing through when it's harder, and finishing what you start. And most importantly, doing it together. Greatness isn't just about talent or luck, it's about behaviors we repeat until they define our culture.

That same pattern is woven into Apex's history. We've grown by tackling tough challenges, earning client trust, and shipping real outcomes. Every time we've broken through, I've seen the same five behaviors at the heart of our success: Grit, Results, Empathy, Accountability, and Teamwork.

That's why we captured them as GREAT. It gives us a way to name these crucial behaviors, practice them intentionally, and pass them on as our team grows.

GREAT is how we honor the legacy we've built and write the next chapter of our future. Thank you for the pride and dedication you bring to Apex every day. Let's make these behaviors our shared, everyday standard.

Bill Capuzzi
CEO, Apex Fintech Solutions

Defining what it takes to be G.R.E.A.T. at Apex

APEX Fintech Solutions™

Grit | Perseveres through obstacles, learns fast, finishes strong.

Results | Delivers business outcomes with quality, speed, and focus.

Empathy | Curiosity in action—discover, listen, and validate first; decide and design in ways that serve customers and colleagues

Accountability | Owns commitments and outcomes; learns from mistakes; raises the bar

Teamwork | Collaborates across functions; builds trust; wins as one team

Grit

/grit/ *noun*

Perseveres through obstacles, stays calm under pressure, learns fast, finishes strong

How We Talk About It

Keep Going

Figure It Out

Do What It Takes

Extreme Urgency

Why It's Important

1 | Protects clients and commitments when things get hard

2 | Turns setbacks into learning moments

3 | Builds confidence in our reliability

be
GREAT
X

APEX Fintech Solutions

Grit

How We Observe

Able to reprioritize during a crunch

Isn't afraid to try multiple approaches

Escalates early

Documents what worked and what didn't work

Closes the loops on follow ups

Prioritize work based on impact, trims low-value tasks

Peak Moves

o Lean into the hard stuff. If it feels impossible, you're probably doing something big.

o Stay scrappy, stay hungry, and finish what you start!

Pitfalls

o Tap out when things get messy or complex.

o Wait for perfect conditions before action-momentum beats comfort every time.

Tools
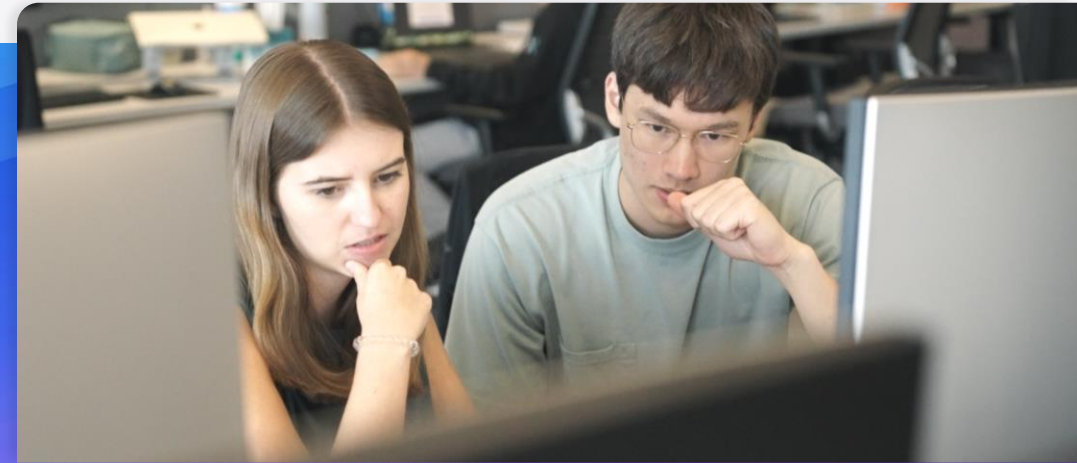
Obstacle Map   Escalation Ladder   Retrospectives

Grit Playbook   Quick Hit Action Plan

be GREAT X

APEX Fintech Solutions

Results

/re·sults/noun

Self-driven and intrinsically motivated, personally accountable for clear, measurable outcomes aligned to priorities, proactively sets the pace and sustaining momentum to deliver on time, in scope, and with quality

How We Talk About It

Love To Win, Hate To Lose

Don't Let Perfect Be The Enemy of Good

Start Before You're Asked

You Own This

Why It's Important

1 | Aligns work to strategy: we focus on outcomes that move the business forward, not activity that looks busy

2 | Improves decisions: Targets and data show what's working so we double down or change course fast

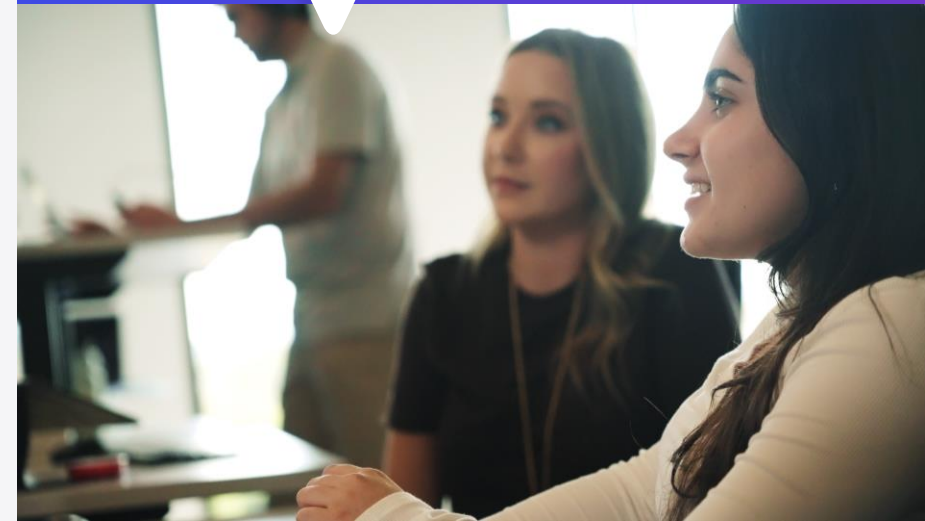**3** | Builds trust: Stakeholders see commitments met and know what to expect

be GREAT X

APE ⟨ Fintech Solutions⟩

Results

How We Observe

Turns a vague ask into actions

Sends proactive updates and next steps

Pushes dependencies and decisions forward

Stops low-ROI work and explains trade-off

Ships on agreed date with low rework & high adoption

Likes to win, hates to lose

Do This

o Prioritize impact. Asks, "Does this move the business forward?" before doing it

o Execute fast, measure, adapt, repeat. Don't let perfect be the enemy of good.

Not This

o Mistake activity for achievement. "Busy" isn't a KPI.

o Hide behind endless meetings or decks that never make it to market.

Tools

- Goal/Outcome Brief
- KPI Tree/Impact Map
- 80/20 Cut
- Prioritization Scorecard
- Weekly Review Tracker

be GREAT X

APEX Fintech Solutions

Empathy

/em·pa·thy/noun

Curiosity in action. Discover, listen and validate first. Decide and design in ways that serve customers and clients

Why It's Important

1 | Builds trust

2 | Leads to better decisions and smoother handoffs

3 | Improves adoption and satisfaction

How We Talk About It

Start with the Client in Mind

Play it Back

Plain English

Find the 'Why'

Close the Loop

be GREAT X

APE⟨Fintech Solutions'

Empathy

How We Observe

Shadow client calls; run stakeholder interviews and publish insights

Confirms client goals and constraints; plays back needs and success criteria clearly

Positive feedback from partners/clients

Inclusive collaboration; input and decisions reflect diverse perspectives

Peers report being supported; knowledge shared via docs or briefings

Clarity, concise updates; eliminates misunderstandings

Do This

o Listen to understand, not respond; curiosity is your superpower.

o Speak with candor and kindness; feedback should build, not bruise.

Not This

o Default to "that's not my problem".

o Smile in the meeting, then sabotage in the chat.

Tools

RASA: Receive, Appreciate, Summarize, Ask

Motivational Interviewing (OARS)   **Two-Minute Listen**

be
GREAT
X

APE Fintech Solutions

Accountability

/ac·count·abil·i·ty/noun

Owns commitments and outcomes; surfaces risks early; learns from mistakes; upholds standards and ethics

Why It's Important

1 Predictability, compliance, trust depend on visible ownership

2 Faster decisions and fewer escalations

3 Creates a fair environment — credit and consequences match behavior

How We Talk About It

Say It, Do It

No Surprises

Transparency

Own It

Do the Right Thing

be GREAT X

APEX Fintech Solutions

Accountability

How We Observe

Sets clear expectations

Surfaces risk early with facts and options

Gives timely, specific feedback and follow up

Keeps a visible commitments list and closes items early

Takes ownership of mistakes

Thinks and acts with an ownership mindset

Do This

- Own every outcome — good bad or ugly. Transparency builds trust.

- Choose integrity over convenience. If its not right, we don't do it — even when no one is watching.

Not This

- Blame, deflect, or ghost when things go sideways.

- Cut corners or justify gray areas just to hit a metric.

Tools

| 5 Whys | RACI | IF/THEN Plan |

be GREAT X

APEX Fintech Solutions

Teamwork

/team·work/noun

Collaborates across functions; aligns shared goals; makes decision rights clear; resolves conflicts quickly and fairly; shares knowledge

How We Talk About It

One Team

Disagree and Commit

Feedback

Bar Raisers

No Backchannels

Why It's Important

1 Most work crosses teams; clarity and healthy collaboration speed delivery and reduce rework

2 Better decisions from broader perspectives

3 Stronger trust with partners and clients

be GREAT X

APEX Fintech Solutions

Teamwork

How We Observe

Creates team charter for alignment with partners

Facilitates cross-team communication

Shares knowledge and helps onboard others

Uses "we" language

Tracks dependencies, dates and stays on target

Celebrates team wins; recognizes group contributions

Do This

- Play for the logo on the front not the name in the back — Apex wins as a team.

- Share knowledge, give credit freely, and raise the collective bar every day.

Not This

- Operate like a free agency, chasing personal stats over team success.

- Build silos, hoard information, or treat collaboration as optional — lone wolves don't scale.

Tools

- **SBI (Situation, Behavior, Impact) Feedback**
- **Team Charter**
- **Dependency Map**

be GREAT X

APEX Fintech Solutions