

FINANCIAL PLUS CREDIT UNION

EMPLOYEE HANDBOOK

FOR HOURLY STAFF EMPLOYEES

WELCOME TO THE TEAM!





We welcome you to Financial Plus Credit Union!

On behalf of myself and everyone at the Credit Union, welcome to the team. Each of us uniquely impacts the organization's financial and cultural success and I'm looking forward to working with you as we continue to grow. We all take in pride in working for FPCU and wish you the best on this exciting phase of your career.

Our Employee Handbook is designed to outline some of the company's policies and practices related to employee expectations, as well as to highlight the many programs we have in place. Please read through, and make yourself familiar with the Employee Handbook, since it further describes our practices and may answer additional questions you may have. Please reach out to the HR Department with any additional comments or questions.

Our mission is to provide world-class banking services to our members while maintaining an enjoyable, respectful, and energetic workplace. I truly hope you enjoy the challenges and rewards ahead.

Sincerely,

A handwritten signature in black ink that reads "Brad". The signature is stylized with a large, looping 'B' and a trailing flourish.

Brad Bergmooser, CEO



Employment Basics

Purpose of the Employee Handbook

This handbook is designed to acquaint employees with FPCU and provide them with information about working conditions, employee benefits, and some of the policies affecting employment. When it comes to the treatment of others, Financial Plus Credit Union sets the bar high. We believe that employees are entitled to a safe and secure working environment where everyone treats each other with dignity, respect, and professionalism at all times.

Employees are responsible for reading, understanding, and complying with all provisions of the handbook. One of our objectives is to provide a work environment that is conducive to both personal and professional growth. No employee handbook can anticipate every circumstance or question about policy, so changes to the handbook may be needed. Ask HR at any time if you have questions or need further clarification on any aspect of this handbook, and we will do our part to communicate any changes as they occur.

History

What makes Financial Plus Credit Union (Credit Union) unique from other financial institutions? At Financial Plus Credit Union, our members are more than just members, they are owners! Financial Plus Credit Union has been a part of the Flint community since 1952. Our Credit Union has changed names, Federal Charters, and added in locations. We have grown over the years by investing in our employees, acquiring additional memberships and focusing on efficiencies and service.

The roots of Financial Plus Credit Union are in providing superior services to auto employees and their families. Over the last several years, this non-profit organization has expanded its membership, and Financial Plus is now pleased to be able to serve all residents within the entire state of Michigan!



Mission Statement

A **COMMITMENT** to enhancing our members financial well-being, a **PASSION** for service, and a **DEDICATION** to enriching the communities we serve.



SPARK!

SPARK! is our guiding philosophy for excellent member service. It's not just what we do, it is who we are and how we interact with our fellow employees and our members. Here is what SPARK! stands for at Financial Plus:

S- Sincere

P- Proud

A- Attentive

R- Respectful

K - Knowledge

! - Ownership

We believe that a blazing flame can begin with a single SPARK. And putting forth positivity, sincerity, and respect, no matter how small an act, can have a big and lasting impact on our coworkers, our organization and ourselves. "Be the Spark that starts a flame!"

Honesty is the Best Policy

We value integrity and honesty at Financial plus, not only because it is the right thing to do on an individual basis, but simply because it is plain good business!

We all want to be in the best possible work environment. And that starts with each employee maintaining a courteous and professional attitude and demeanor at all times. In addition, employees need to ensure confidentiality of member transactions and maintain high standards of personal integrity. The Credit Union expects employees to follow rules of conduct that will protect the interests and safety of all employees and the organization. It may be common sense, but just in case, we want to be clear that we value Honesty and Integrity at Financial Plus. And any form of fraud or dishonesty is deemed as inappropriate employee conduct and could be grounds for immediate dismissal.

The successful business operation and reputation of the Credit Union is built upon the principles of fair dealing and ethical conduct of our employees. We are dedicated to preserving that trust. The Credit Union will comply with all applicable laws and regulations and expects its officers and employees to conduct business in accordance with the letter, spirit, and intent of all relevant laws and to refrain from any illegal, dishonest, or unethical conduct.



Communications and Trust

At FPCU, it is our goal to maintain positive employee relations. Our experience has shown that when you deal openly, honestly, and directly with your supervisor, an atmosphere of clear communication and positive morale will exist. We believe that the Company amply demonstrates its commitment to employees by responding effectively to employee concerns. Employees are encouraged to voice their concerns, suggestions, and solutions to a member of management or the Human Resources Department.

Equal Employment Opportunity

We want to recognize you for your awesome skills, hard work and dedication! The Credit Union promotes diversity and does not discriminate in employment opportunities or practices on the basis of race, color, gender, national origin, religion, age, sexual orientation, disability, veteran status, marital status or genetic information.

Employees with questions or concerns about any type of discrimination in the workplace are encouraged to bring these issues to the attention of their immediate supervisor or to Human Resources. Employees can raise concerns and make reports without fear of reprisal. Any actions of discrimination are not accepted here and will be subject to disciplinary action, up to and including termination of employment. Sounds harsh, but we are serious about this one. Remembering the golden rule, "Treat others the way you want to be treated" will keep all employees on the same page and in harmony. Just the way we like it!



Disability Accommodation

The Credit Union is committed to complying fully with the Americans with Disabilities Act (ADA) and ensuring equal opportunity in employment for qualified persons with disabilities. All employment practices and activities are conducted on a non-discriminatory basis.

Reasonable accommodation may be made available to disabled employees if their disability affects the performance of their current job functions. Employees can notify their Supervisor and/or the Human Resource Department of the need for accommodation. If we can accommodate it, we will make it happen! Let us know how we can help.



Your Employee Relationship

Throughout your marvelous career at Financial Plus, we will keep a personnel file that will document your journey with us. The personnel file includes information such as the employee's job application, resume, records of training, performance appraisals, salary history, and other employment records. We care about confidentiality of our employees, and the information in these files is monitored and protected. Employees and supervisors can review employee personnel information with a legitimate reason to do so. Please contact the Human Resources department to make such requests.

Our hope is never to part ways, but if the inevitable must come to pass, all hourly employees are "just cause" and under the Collective Bargaining Agreement. And CO-OP employees are "at-will" which means that an employer can terminate an employee at any time for any legal reason. All employees are free to leave a job at any time for any or no reason.



Personal Relationships at Work

Creating lasting relationships in the organization is part of what we do! We love it when our employees develop close working relationships and we encourage a family-friendly atmosphere. With that being said, the Credit Union is open to family and close friends of current coworkers joining the team! We know that when we feel close to our coworkers, our work experience is much more enjoyable.

We discourage dating between co-workers within the Credit Union, especially between Supervisors and subordinates. If a dating relationship is established between employees within the Credit Union, it will be the responsibility of both employees involved in the relationship to disclose the existence of the dating relationship to the Human Resource Department.



Conflicts of Interest

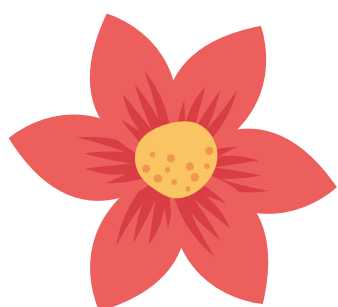
Gifts are awesome! They make people feel appreciated and accepted. However, in our line of work, we have to be careful we aren't crossing any ethical boundaries when it comes to giving or accepting gifts, gift cards, and/or money.

The Bank Bribery Amendments Act and NCUA IRPS 87-1, prohibit any person from corruptly giving, offering, or promising anything of value to any person, with the intent to influence or reward an officer, director, employee, agent, or attorney of a financial institution in connection with any business or transaction of such institution; and, prohibit an officer, director, employee, agent, or attorney of a financial institution from corruptly soliciting or demanding for the benefit of any person, or corruptly accepting or agreeing to accept, anything of value from any person, with the intent to be influenced or rewarded in connection with any business or transaction of such institution.

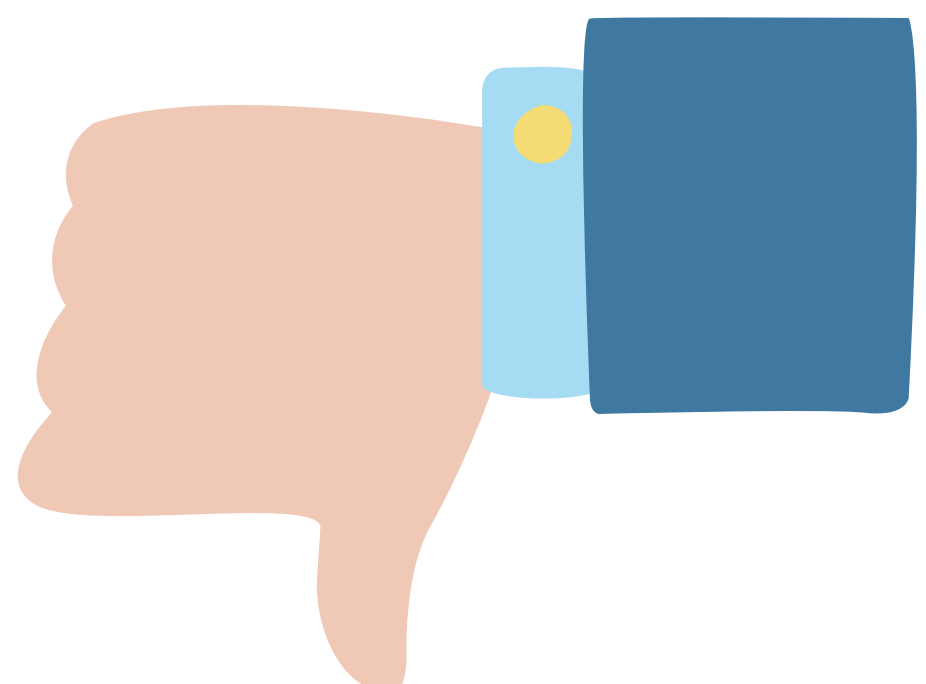
All Credit Union employees, directors, committee members, agents and attorneys are prohibited from corruptly giving, offering or promising, anything of value to any person, with the intent to influence or reward such individual in connection with any business, transaction, service or confidential information of the Credit Union.

At no time is cash/gift card exchange acceptable between employees and members. Gifts of modest value (Under \$75.00), such as food, flowers, gift baskets, etc. may be accepted between members and employees. Gift cards and gifts given to/from vendors and the Credit Union itself are acceptable.

Food, Flowers Small Gifts



Gift Cards & Money





Policies and Procedures

Personal Info Updates

If you have made a change in your life, whether a new phone number or new address, we need to know! It is the responsibility of each employee to notify HR of any changes in personal data by requesting a change in the payroll system. Personal mailing addresses, telephone numbers, number and names of dependents, individuals to be contacted in the event of an emergency, educational accomplishments, and other such status reports should be accurate and current at all times. If any personnel data has changed, the employee may update their information in the payroll system or by notifying Human Resources directly.

Dress Code

"Dress for the day" is our motto. The way we present ourselves as employees does affect the image of the credit union. Employees are expected to present a clean and neat appearance and to dress according to the requirements of their positions. Your supervisor does have the ultimate say on appropriate attire in your department. Please consult with your supervisor if you have specific questions regarding dress code.



Company Vehicles and Equipment

FPCU provides, owns and maintains company vehicles and equipment for use by active employees. If you need to use a company vehicle for business travel, please consult with the Executive Assistant. No smoking in the vehicles and please be safe! No texting is permitted while driving. Of course, you must have a valid driver's license, treat the vehicle with care, and above all else, do not bring the car back on "Empty."

All employees use some type of company equipment in their position. Employees must respect the company equipment and take responsibility to notify their supervisor or create a Service Desk Ticket if maintenance is needed. Employees that use the equipment should monitor the equipment's functionality and provide routine service, as necessary.

Business Travel Expenses

If you need to travel for business reasons, we got you covered! Please see our "Business Expense Reimbursement" policy located on our Intranet page or contact the Executive Assistant for more info. Mileage driven with your personal vehicle for businesses purposes is eligible for reimbursement at the current IRS approved mileage limit. Please see HR for current mileage reimbursement procedures.



Sharing Your Personal Interests

One thing about FPCU, is that we liked to get involved! Not just with SPARK, company events, and community service, but also with each other and our families. If you want to share an individual event or organization that you are a part of, personal announcements should not be communicated by email, but rather through the proper online forum. Nobody likes a clogged up email! Please contact Human Resources for more information about how to share personal interests with the team.

Technology Use Policy

Please know that the Credit Union owns, licenses or leases all of the information technology systems and media including, but not limited to, servers, workstations, operating systems, software, communication infrastructure and all data contained therein. Employees are advised that to the extent permitted by law, the Credit Union reserves the right to monitor any or all of its information technology systems including inspecting, auditing and logging of all computer activities, including internet activities and usage. All e-mail accounts and their contents, maintained on the Credit Union's e-mail systems or workstations are the property of the Credit Union.

Also, employees are responsible for protecting confidential Credit Union information. Employees must use all reasonable care in protecting customer/member information regardless of the form that information is in (e.g., digital or printed). Any printed reports, receipts, etc. that contains customer/member information must be shredded when the information is no longer needed.

When leaving the workstation area, the computer must be locked, even if for a short period of time. If sensitive information is in hard copy form, it should not be left out or in easy view by a third party, including members. At the end of the workday, all documents containing member information must be secured in the employee's desk or a locking cabinet to prevent inadvertent disclosure of sensitive information. Once sensitive information in digital or printed form is no longer needed, it must be properly destroyed.

Eating or drinking around any PC or workstation is discouraged. We recommend bottles with lids and to chew with your mouth closed whenever possible.

Access to most Credit Union computer systems and applications requires a user name and password. Each employee is given a unique user name and is responsible for selecting a strong password. A strong password should include all four types of characters: upper case, lower case, numeric and symbol characters. Employees must never write down their passwords or disclose their passwords to other employees or any third party. If an employee knows or is aware that passwords or security codes have been compromised, the employee must notify management immediately.

Social Media

We love working at Financial Plus Credit Union, and like we said before, we like to be involved. Part of that equation in today's world is social media. Outside of the workplace, employees have a right to participate in social media networks. However, online postings can conflict with the best interests of the Credit Union, it's employees, and it's members. Therefore, the Credit Union has adopted a "Social Media Policy," which can be found on the Intranet.

In short, treat others with respect in-person and online, and there will be no cause for concern.



Telecommuting Policy

Telecommuting allows an employee to work at home or in a satellite location for part of their regular workweek. FPCU may consider a remote work arrangement as a viable alternative in cases where the position, along with Manager and Employee characteristics, are well suited to such an arrangement.

Telecommuting can be informal, such as working from home for a short-term project or on the road during business travel, or formal such as a defined weekly arrangement. All telecommuting arrangements are made on a case by case basis, focusing on the business needs of the organization first.

Telecommuting provides an opportunity for our organization to build trust with our employees. Your responsibility as an employee is to provide excellent member service, fantastic project or job task efficiency and accuracy, and to maintain integrity and confidentiality for our membership. If you are able to work from home and your position is conducive to working remotely, we are excited to provide remote work that may provide a more flexible and safe working environment.



Substance Abuse

It is the Credit Union's desire to provide a drug-free, healthy, and safe workplace. To promote this goal, employees are required to report to work in appropriate mental and physical condition to perform their jobs in a satisfactory manner. The Credit Union has the right to test employees, based on reasonable suspicion, for illegal drug use or for alcohol consumed during business hours, whether in the office or while working from home.

Employees with questions or concerns about substance dependency or abuse are encouraged to use the resources of the Employee Assistance Program. They may also wish to discuss these matters with their supervisor or the Human Resource Department to receive assistance or referrals to appropriate resources in the community.



Whistleblower Policy

A whistleblower is defined as an employee of the Credit Union who reports an activity that he/she considers to be illegal or dishonest to one or more of the parties specified in the list below. The whistleblower is not responsible for investigating the activity or for determining fault or corrective measures; appropriate management officials are charged with these responsibilities.

If you have knowledge of or a concern of illegal or dishonest activity, you should contact your immediate supervisor or the Human Resource Department. You must exercise sound judgment to avoid baseless allegations. If you intentionally file a false report of wrongdoing, you will be subject to discipline up to and including termination.

Whistleblower protections are provided in two important areas – confidentiality and against retaliation. Insofar as possible, the confidentiality of the whistleblower will be maintained. However, identity may have to be disclosed to conduct a thorough investigation, to comply with the law and to provide accused individuals their legal rights of defense.

Employees with any questions regarding this policy should contact the Human Resource Department.

Anti-Harassment & Nondiscrimination

Each employee deserves to be in environment without oppression or suppression in any form. The common forms include general harassment, sexual harassment and/or discrimination.

Harassment is defined as aggressive pressure or intimidation. Sexual harassment is defined as unwanted sexual advances, or visual, verbal, or physical conduct of a sexual nature and can include gender-based harassment of a person of the same sex as the harasser. Discrimination is defined as the unjust or prejudicial treatment of different categories of people or things, especially on the grounds of race, age, or sex.

Allegations of any of these offenses will be quickly and discreetly investigated. To the extent possible, the employee's confidentiality and that of any witnesses and the alleged harasser will be protected against unnecessary disclosure. Anyone engaging in sexual or other unlawful harassment will be subject to disciplinary action, up to and including termination of employment.

Be Ready to Roll

We understand life happens and every circumstance can't be controlled, however, to maintain a productive work environment, the Credit Union expects employees to be reliable and to be punctual in reporting for scheduled work. Both absenteeism (scheduled and unscheduled) and tardiness place a burden on other employees and on the Credit Union.

In the rare instance you need to unexpectedly call in for any reason, please use the call in line.

Call in Line: **(810)-244-2677**

Leave a message for Human Resources, and your immediate supervisor will be promptly notified of your circumstance. Directly contacting your supervisor, in addition to using the call in line, is recommended.



Performance Expectations

Laying out expectations is important for any role at Financial Plus and we strive to do so. Violations of company work rules, established policies, and/or standards of conduct may result in disciplinary action, up to and including discharge. Discipline is generally progressive and consists of the following steps:

- Manager Coaching
- Written Reprimand
- Termination of Employment

Depending on the situation, Financial Plus reserves the right to implement, at its sole discretion, the suitable action and will be based upon an employee's past work record, integrity, and severity of the situation under question. To determine the disciplinary action necessary, the Company will consider the relevant facts and circumstances.

There are two general types of disciplinary policies that may be enforced:

1. *Operational Procedures (590)* – Processing errors which negatively impact the credit union
2. *Performance Standards (591)* – Not meeting expectations of the role outlined by leadership

590 - Operational Procedures:

Operational procedure violations consist of errors which negatively impact the credit union, either trust with the member, a potential or loss of funds, internal procedural efficiencies or any significant and/or frequent processing, policy or clerical errors.

DISCIPLINE POLICY

- 1) Verbal - First Occurrence
- 2) Written - Second Occurrence
- 3) Written and 10 days - Third Occurrence
- 4) Written and 30 days (Final) - Fourth Occurrence
- 5) Termination - Fifth Occurrence

Once a period of six (6) months from the **most recent incident** has passed without an error, as outlined in this subsection, the discipline for subsequent error will begin with discipline as a first incident.

591 - Performance Standards:

Performance standard violations consist of actions that negatively impact the credit union, either the member relationship, employee-to-employee relationship, failure to meet performance standards/goals, and attendance issues.

DISCIPLINE POLICY

- 1) Verbal - First Occurrence
- 2) Written - Second Occurrence
- 3) Written and 10 days - Third Occurrence
- 4) Written and 30 days (Final) - Fourth Occurrence
- 5) Termination - Fifth Occurrence



Once a period of three (3) months from the **most recent incident** has passed without an error as outlined in this subsection, the discipline for subsequent error will begin with discipline as a first incident. One exception is attendance. Discipline for absenteeism is progressive; therefore discipline does not automatically begin with the first step in a new calendar year.

This policy will not apply to any error, which when discovered, creates a high risk of loss, or actual loss to the Credit Union of five hundred (\$500.00) or more. If such errors occur, management reserves the right to impose greater discipline than that set forth in this policy up to and including termination. The severity of discipline shall be dependent on the amount of loss, the employee's personnel records and/or impact on member service.

Any intentional and knowing violation of the Credit Union policies, procedures or expectations is cause for dismissal. If at any time you need clarification on work rules, job expectations, and/or performance standards, please reach out to your immediate supervisor or HR. The only bad question is the one that goes unasked. So ask away!

Get Involved

As part of our commitment to “enriching the communities that we serve” we encourage volunteering both externally and internally for events. Volunteering not only serves our communities and membership, it makes you feel good too! Our Marketing Department hosts several events including Co-Sponsoring Pink Night Palooza, The Crim Race, and hosting a Big Brothers and Big Sisters event.

As important as it is to volunteer externally, it is equally important to help and give back internally. We have a mountain of committees that you are welcome to join including:

- SPARK!
- Wellness Warriors
- Business Initiative Groups (BIGs)
- DEI (Diversity, Equity and Inclusion)

Reach out to the HR department on what committee may be the right fit for you!





Benefits and Perks

Wages & Working Hours

We like to do things a little differently around here. So, wages are paid out weekly on Mondays through our Human Resources program, Paylocity. Monday's just got a little bit better!

Hourly staff is classified as either Full Time Hourly, Part Time Hourly, or Part Time CO-OP for our student employees. It is the responsibility of each hourly staff members to track their time to ensure payroll and weekly hours, including any overtime pay, is correct. Time cards can be reviewed within Paylocity's "Time & Labor" system. Please refer to the Collective Bargaining Agreement for additional specifics on wages and working hours.

Success Share

When we do well, we all benefit! All hourly employees are eligible to receive a yearly Success Share bonus starting in the beginning of 2023 for the previous calendar year, subject to the performance of the credit union as a whole. The metrics used to determine our success share are goals we all work toward, such as efficiency, profitability, and member service.



Employee Development and Training

At Financial Plus, we want to invest in you! We foster a learning and development culture. If you are interested in your personal and professional growth, know that we are interested in that too! Managers are expected to conduct monthly one-on-ones with each of their direct reports, where employees and managers get time to discuss career development and other relevant information, including the creation of Individual Development Plans (IDPs).

In addition to one-on-one development with managers, FPCU invests in personal and professional growth for our employees. We purposefully choose to over-invest in our employee's development, by providing support through educational certificates, webinars, conferences, in-house development training, job shadowing and tuition assistance.



Tuition Assistance

FPCU recognizes that the skills and knowledge of its employees are critical to the success of the Credit Union. If we stop learning, we stop growing. The tuition assistance program encourages personal development through formal education so that employees can maintain and improve job-related skills. Starting in January of 2022, the requirements and benefit are as follows:

Full Time Employees: Maintain a 3.0 Cumulative GPA or Higher = \$4,000 of yearly assistance
Part Time Employees: Maintain a 3.0 Cumulative GPA or Higher = \$500 of yearly assistance

Individual courses and courses that are part of a degree, licensing, or certification program should be related to the employee’s current job duties in order to be eligible for educational assistance. Reach out to the HR department for more information to get you started!

Time Off

Research shows that employees that have time to invest in their personal lives are more productive and more effective in their careers. We believe in giving time off to our employees, and want our employees to know that taking time off is indeed good for them, too!

Personal Time Off (PTO): Each full-time employee will be prorated 1 PTO day (7.6 hours) for each calendar month in which they work 10 business days or more. PTO time can be used in any increment, whether a whole day or partial day.

Each part time employee will be given PTO as follows:

Breakdown of Paid and Nonpaid PTO		
	Paid PTO	NonPaid PTO
Hire date until end of year	0	3.8* # of months from hire date until 12/31
After 1 year of employment (Given on January 1st)	15.2	30.4
After 2 years of employment (Given on January 1st)	22.8	22.8
After 3 years of employment (Given on January 1st)	45.6	0

Each part time CO-OP employee will receive 3.8 hours of unpaid PTO each month to use, as needed. School accommodation is a priority when it comes to CO-OP employees and their work schedules.

Vacation: Here are the following vacation calendars we utilize to award vacation to our hourly staff each year. Vacation is awarded in 7.6-hour increments for both full and part time employees and must be used in 7.6-hour increments (cannot use partial vacation days). CO-OP employees do not earn vacation time. The hours are given at the beginning of the calendar year (January 1st) in the year which you will obtain the amount of seniority indicated below:



Full Time Vacation	
Years of Full Time Seniority	Vacation Hours
One Year	38 (5 days)
Two Years	76 (10 days)
Three to Four Years	91.2 (12 days)
Five to Ten Years	114 (15 days)
Eleven to Fourteen Years	121.6 (16 days)
Fifteen to Nineteen Years	136.8 (18 days)
Twenty to Twenty-Five Years	159.6 (21 days)
Twenty-Six and Over	167.2 (22 days)



Part Time Vacation		
Years of Part Time Seniority	Paid Vacation Hours	Nonpaid Vacation Hours
One Year	0 (0 days)	38 (5 days)
Two Years	15.2 (2 days)	22.8 (3 days)
Three Years	30.4 (4 days)	7.6 (1 day)
Four Years	38 (5 days)	38 (5 days)
Five Years	45.6 (6 days)	30.4 (4 days)
Six Years	60.8 (8 days)	53.2 (7 days)



Holidays: All full time hourly staff members will receive 7.6 hours of Holiday pay for our 12 recognized holidays. Part time hourly staff, after two years of employment with the Credit Union, will receive 3.8 hours of Holiday pay for each of the holidays below. The following days are recognized as Holidays:

- **January 1**, or January 2 if January 1 falls on Sunday
- **Martin Luther King, Jr. Day**
- **Presidents’ Day**
- **Good Friday** (Working Holiday – some departments may work)
- **Memorial Day**
- **July 4**, or July 5 if July 4 falls on Sunday
- **Labor Day**
- **Thanksgiving**
- **Friday after Thanksgiving Day** (Working Holiday – some departments may work)
- **December 24** (Working Holiday – some departments may work)
- **December 25**, or December 26 if December 25 falls on Sunday
- **December 31** (Working Holiday – some departments may work)

For part time hourly and CO-OP staff, if a holiday is worked, or if Saturdays are worked when a holiday above falls on a Friday before the Saturday, or falls on a Monday after the Saturday, part time employees will receive a \$4.00 per hour premium for those hours worked.

All PTO and Vacation, must be used within the year they are granted. Any paid time off not used during the calendar year will be paid out by the 7th working day in December. All time off requests are subject to approval by the employee’s direct supervisor.



Bereavement: Grief is never easy to endure and we understand that. At Financial Plus, we believe it is important for you to spend time with family and not worry about losing wages during time of bereavement. Upon notification to the employer, all employees shall be granted three (3) days of absence, with pay, for bereavement period in the event of a death in an employee's immediate family defined as: brother, sister, grandparents, grandchild, half-brother, half-sister, step parents, step brother, step sister, parents of current spouse, grandparents of current spouse, step parents of current spouse. All employees will be granted four (4) days of absence from work, with pay, for the death of an employee's mother or father. All employees will be granted five (5) days of absence from work, with pay, for bereavement period in the event of a death of a spouse, child, or stepchild.

Jury Duty: The Credit Union encourages employees to fulfill their civic responsibilities by serving jury duty when required without a lapse in income. Please notify Human Resources and your direct supervisor when you are called for Jury Duty.

Health Insurance

Your wellness is important to us, so when it comes to health benefits, we put our money where our mouth is! The Credit Union offers very rich health and welfare benefits to our full-time hourly staff members and their eligible dependents. If eligible, you will have the opportunity to enroll in these benefit programs upon completion of a predetermined waiting period. Our current health and welfare benefit programs include, but are not limited to :

- 1) **Medical Insurance** (Starts Day 1, \$0.00 plan for employee, some buy up options)
- 2) **Dental Insurance** (Starts Day 1, 100% funded by the credit union)
- 3) **Vision Insurance** (Starts Day 1, 100% funded by the credit union)
- 4) **Group Term Life Insurance/AD&D** (Funded by the credit union, employee pays tax)
- 5) **Short Term Disability** (100% funded by the credit union)
- 6) **Long Term Disability** (100% funded by the credit union)
- 7) **Optional Life Insurance plans** (Employee paid)
- 8) **Flexible Spending Account** (FSA-Medical and Dependent Care – Employee paid)
- 9) **Optional Supplemental Aflac** (Employee paid)
- 10) **Employee Assistance Program** (EAP-Credit Union funded)

The Credit Union's health insurance plan provides full-time employees and their dependents, in accordance by law, access to medical, dental, and vision care insurance benefits. Employees are responsible for the additional monthly cost of any buy up plan. Employee premium contributions will be deducted from the employee's paycheck weekly on a pre-tax basis.

Health insurance may change annually, but, in general, provides the full-time employee excellent coverage with small office co-pays, small prescription co-pays and may include a plan deductible depending on which coverage the employee elects. Please note that no employee, spouse, or dependent shall have dual coverage under our Credit Union plan and another primary health plan. Documentation may be required by employees to ensure that dual coverage is not occurring. Please contact Human Resources with any insurance inquiries.

Part time hourly and CO-OP employees are eligible to participate in the Flexible Spending Account, Optional Supplemental Aflac, and Employee Assistance Program, as well as our generous 401(k) retirement program.



Employee Assistance Program (EAP): Sometimes we can all use a little extra help and someone to talk to. Through the Employee Assistance Program (EAP), the Credit Union provides confidential access to professional counseling services for help in confronting such personal problems as alcohol and other substance abuse, marital and family difficulties, financial or legal troubles, emotional stress, or work related pressures. The EAP is available to all employees and their immediate family members and offers problem assessment, short-term counseling, and referral to appropriate community and private services. There is no cost for employees to consult with an EAP counselor. The Credit Union pays for the first six (6) counseling sessions of the employee or immediate family member per calendar year. If further counseling is necessary, the EAP counselor will outline community and private services available. Our EAP provider, WorkLifeMatters through Guardian Life Insurance, offers many services and are available 24/7. They can be reached at **(800) 386-7055**.

Flexible Spending Accounts: The Credit Union provides Flexible Spending Account (FSA) programs that allow employees to have pre-tax dollars deducted from their wages to pay for eligible out-of-pocket health-care and dependent care expenses. There is a great opportunity to take advantage of! Participation in the Health Care and Dependent Care Reimbursement programs are optional and contribution limits are determined on an annual basis by the IRS.

Benefit Continuation (COBRA): The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under the Credit Union's health plan when a "qualifying event" would normally result in the loss of eligibility. Under COBRA, the employee or beneficiary pays the full cost of coverage at the Credit Union's group rates. The Credit Union provides each eligible employee with a written notice describing rights and obligations under COBRA.

Retirement Plan (Traditional and Roth 401k): FPCU encourages the long-term fiscal wellness of all employees. The Credit Union will contribute 8% of an employee's compensation based on W-2 wages into the retirement plan and up to a 2% match of an employee's W-2 wages, upon the employee successfully completing their 90-day introductory period requirements. Both traditional 401k (pre-tax contributions) and ROTH 401k (post-tax contributions) are available. Complete details of the Financial Plus Credit Union Retirement Plan are described in the Summary Plan Description. Contact the Human Resource Department for more information about the retirement plan.



Perks Plus: We are proud to provide additional financial benefits to our team members at Financial Plus. Each employee is eligible for reduced loan rates, increased certificate rates, \$150 waived mortgage fee, \$50 fee reimbursement, Free Benefits Plus, Free Checks, and that little extra touch of service (don't tell the rest of the members!)



Leaves of Absence

We understand that some personal circumstances may require employees to take time off from work. If so, there are several leaves available. Human Resources follows and stays up-to-date with all active leave laws, so ask HR of any leave questions you may have. Here are a few common instances:

- 1) Family Medical Leave Act (FMLA- Self and Family)
- 2) Uniformed Services Employment and Reemployment Rights Act (USERRA)
- 3) Adoptive Care Leave
- 4) Infant Care Leave
- 5) Educational Leave
- 6) Personal Leave

Family Medical Leave Act (FMLA): It shall be the policy of the Credit Union to fully comply with all provisions of the Family and Medical Leave Act (FMLA) of 1993. All full-time employees must use paid PTO or Vacation time for the first five (5) days of leave related to the employee's own serious health condition. Part time employees must use 15.2 hours of PTO or VAC time for the first five (5) days of a leave related to the employee's own serious health condition. The short-term disability carrier has the ultimate authority to determine the eligibility of the sick leave as it is defined in the STD policy. Elimination period will consist of a 7-calendar day waiting period for any reason, subject to the insurance carrier criteria.



An employee must substitute paid vacation and all earned and unearned PTO for FMLA leave that relates to adoptive or foster care of a child, to care for a family member with a serious health condition, or to care for an injured or ill service member. However, an employee may retain 3.8 hours of earned PTO hours for each full month of the calendar year following the employee's return to work, up to a maximum of 30.4 hours of PTO.

Hourly employees are able to carry over a maximum of 38 PTO hours (5 days) each calendar year. The employee will be allowed to carry over these hours in 7.6-hour increments. Decision on carry over must be communicated to the Human Resource Manager no later than November 15th for the current year payout to be used in future years. The carry over PTO can only be used for the elimination of a sick leave, an outpatient surgery of 5 days or less, or any full day physician granted leave of absence. Carry over PTO must be used in 7.6-hour increments.



A medical certificate from the employee's physician is required to support an employee's request for leave to care for his or her family member, or due to the employee's own serious health condition. A physician's statement regarding the employee's ability to resume work is required when an employee returns to work following FMLA leave. An employee on FMLA leave shall be returned to their classification within the department at the current rate of pay upon return to work. Any employee who performed the job of an employee on leave shall be returned to their previous job.

During an employee's FMLA leave, the Credit Union will continue to provide the same health care benefits as provided to the employee prior to the FMLA leave, except in the case of adoptive care/foster care leave. The Credit Union and employee's share, if any, of health plan premiums are to be paid in the customary manner for a period of up to six months for leave. For example, if the employee's share of health plan premiums is customarily deducted from the employee's pay, the employee's share of those premiums will be due each payday. Health care premiums for eligible employees will be paid for the first twelve (12) weeks of adoptive care/foster care leave.

PTO is earned when an employee works at least 10 business days in any given month. VAC is earned when an employee works a certain number of weeks within their seniority year. Leave of absence time does not qualify as working time for the purpose of accruing PTO and VAC, and the PTO and VAC accrual is subject to change upon return from a leave of absence.



Uniformed Services Employment and Reemployment Rights Act (USERRA): Financial Plus is committed to protecting the job rights of employees absent on military leave. In accordance with Federal and State law, it is FPCU's policy that no employee or prospective employee will be subjected to any form of discrimination on the basis of that person's membership in or obligation to perform service for any of the Uniformed Services of the United States.

An employee may be absent from work for military duty and retain reemployment rights up to five years. Employees are expected to provide the employer with as much advance notice as possible of the need for military-related leave. Employers are permitted to request documentation for military absences of 31 days or more upon an employee's return from leave. Employers may not require documentation before military leave.

If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military. Employee contributions for health insurance premiums would be required.



Adoptive Care Leave: All employees who legally adopt a child will be granted, upon request, an adoptive care leave. An employee requesting an adoptive care leave must use all accrued vacation time during the leave prior to receiving unpaid time, and the total length of the leave may not exceed four months. The Credit Union agrees to pay the premium on all insurance for employees on such leave through the last day worked prior to the leave.

Infant Care Leave: All employees who become pregnant shall be entitled to a prenatal and/or infant care leave except for the period of disability when they will be placed on sick leave. The infant care leave must be contiguous to the disability leave and will not exceed four months, including the disability portion of the leave. The Employer will continue to pay employer portion premiums for a period of four (4) months during this type of leave.



Educational Leave: The Credit Union may provide educational leaves of absence without pay to eligible employees who wish to take time off from work duties to pursue educational goals. These leaves are based solely on Management discretion, and if approved, an employee may take up to one (1) year of educational leave if they are taking a full class schedule. Health insurance coverage, where applicable, will continue for the balance of the month the leave begins.



Personal Leave: FPCU may provide a personal leave of absence without pay for a maximum of 90 days. The employee must request the personal leave in writing, and the leave must be approved by FPCU. As soon as eligible employees become aware of the need for a personal leave of absence, they should request a leave from their supervisor.

Subject to the terms, conditions, and limitations of the applicable plans, health insurance benefits will be provided to full-time employees by FPCU until the end of the month in which the approved personal leave begins. At that time, employees will become responsible for the full cost of these benefits if they wish coverage to continue. When the employee returns from personal leave, benefits will again be provided by FPCU according to the applicable plans.

Please contact the Human Resources department if you are considering the need to take a leave of absence or if you have any questions.



The Start of Something New

We are thrilled that you have decided to join the FPCU family! It isn't always easy to make a career change and it is our goal to make the transition to our team as smooth as possible. If you ever have any questions about your employment with us, you can always reach out to the Human Resource department or to your supervisor. It is our hope that your journey with us will be fulfilling as we grow together into the future.



Welcome to the Team!



Financial Plus Credit Union
Hourly Handbook
Revised 08/2021

