

MEMORANDUM OF UNDERSTANDING

On November 21st, 2024 OPEIU Local 459 represented Paul Brooks (Service Representative), Kellie Kukla (Chief Steward), Melanie Patterson (Steward) and Dawn Vamossy (Steward), and Ubay Management consisting of Diane Abbonizio, CEO and Leslie Webb, SVP People Strategy agreed to the following changes in the CBA language: Article 20: Wages & Bonuses:

Wages and Bonuses


Article 20

The wage scale will be as follows:

Day 1 to year 1	\$17.66
Year 1	\$18.72
Year 2	\$20.03
Year 3	\$21.63
Year 4	\$22.71
Year 5	\$23.85
Year 6	\$24.57
Year 7	\$25.30
Year 10	\$26.07
Year 15	\$26.84
Year 20	\$27.65


This change is effective for December 21st pay period, with a pay date of January 9th 2026 for all Union Employees. The parties have voluntarily and knowingly entered into this Memorandum of Understanding.

For the Union OPEIU Local 459:

Signed by:

CFA816C00A6F456...

Paul Brooks

Service Representative OPEIU Local 459


DocuSigned by:

D08305DF42B1428...

Kellie Kukla /Chief Steward

DocuSigned by:


7593A152F1B04F5...

Melanie Patterson/Steward


DocuSigned by:

5FCBA3B954C549A...

Dawn Vamossy/Steward

For United Bay Community Credit Union:

DocuSigned by:

284429767DC54BB...

Diane Abbonizio/CEO

DocuSigned by:

5603B74ED2F54AA...

Leslie Webb SVP

Dated:

Dated:

MEMORANDUM OF UNDERSTANDING

On November 26, 2025 OPEIU Local 459 represented by Paul Brooks (Service Representative), Kellie Kukla (Chief Steward), Melanie Patterson (Steward) and Dawn Vamossy (Steward), and Ubay Management consisting of Diane Abbonizio, CEO and Leslie Webb, SVP People Strategy agreed to the following changes in the CBA language: Article 22 Insurance Plans

Article 22 INSURANCE PLANS

Effective Date: January 01, 2026.

Opt Out Provision:

Employees who have chosen to opt out of our current medical plan will be provided \$250/\$300 per month, with the appropriate paperwork provided. Employees must provide proof of coverage under another plan or they will not be provided with any opt out benefit. Dependents that opt out due to coverage from the parent on a Ubay policy is not eligible for opt out. Opt out is non precedence setting.

Medical Plan:

Health Savings Accounts will be funded by the Employer as follows: Single/\$1100 & Family \$2200. This funding of the HSA is non precedence setting.

All union employees eligible after the Medical plan start date of January 01, 2026 will be provided a prorated amount of HSA funding by using the following calculation:

- Family Plan (\$2200/12)= \$183.33/monthly benefit X # of eligible months through year end.
- Singe Plan (\$1100/12)= \$91.66 monthly benefit X # of eligible months through year end.

The parties have voluntarily and knowingly entered into this Memorandum of Understanding and agree that it is non precedence setting.

Signed Date:

Paul Brooks
CFA816C00A6F456...
Paul Brooks
Service Representative, Local 459

Kellie Kukla
D08305DF42B1428...
Kellie Kukla
Chief Steward

Leslie Webb
5603B74ED2F54AA...
Leslie Webb
SVP People & Strategy, Ubay

DocuSigned by:
Diane Abbonizio
284429767DC54BB...
Diane Abbonizio
CEO, Ubay

Melanie Patterson
7593A152F1B04E5...
Melanie
Patterson
Steward

DocuSigned by:
Dawn Vamossy
3FCBA3B934C549A...
Dawn Vamossy
Steward

MEMORANDUM OF UNDERSTANDING

On November 26, 2025 OPEIU Local 459 represented by Paul Brooks (Service Representative), Kellie Kukla (Chief Steward), Melanie Patterson (Steward) and Dawn Vamosy (Steward), and Ubay Management consisting of Diane Abbonizio, CEO and Leslie Webb, SVP People Strategy agreed to the following changes in the CBA language, Article 18: Funeral Leave in order to harmonize with the new language in the Funeral Leave Standard 7.1.

Eligibility

Full-time employees who have completed their Initial Employment Period are eligible to use funeral leave to attend the visitation, memorial or funeral and make any necessary funeral arrangements associated with the death of an immediate family member. Funeral leave may not be granted if the employee is not attending or helping with arrangement of funeral related activities.

Part-time employees are not eligible for paid funeral leave but may, with Management's approval, use unpaid leave to attend a funeral or handle family affairs.

Time Allowed

Funeral leave of up to 3 or 5 days with pay is provided in cases of death in the immediate family providing such a length of time is required.

Immediate Family Defined

Employees will be paid **5 days** of funeral pay for an immediate or step family member which includes:

- Children (including legally adopted)
- Father or Mother (including legally adoptive) and
- Current Spouse

Employees will be paid **3 days** of funeral pay for an immediate or step family member which includes:

- Brother or Sister
- Half-Siblings
- Son or daughter-in-law
- Mother or Father-In-Law
- Grandparents
- Grandchildren
- Brother or Sister-in-law
- Grandparents-In-Law

Non-Immediate Family, Close Friends and Pets

In limited and unusual circumstances, paid funeral leave may be provided to attend the funeral of a non-immediate relative or close personal friend. Employees may also request time to handle the arrangements of a pet's death. (limited to 1 day per year and requires CEO approval)

Approval by Management

An employee requiring funeral leave should immediately inform Human Resources and their manager. In all instances, funeral leave requires Management's approval.

Extra Time

If more than 5 days of funeral leave are needed because of travel time or extenuating circumstances, an employee


may use PTO or unpaid time off, if approved.


This is effective January 01, 2026.

The parties have voluntarily and knowingly entered into this Memorandum of Understanding.

For the Union OPEIU Local 459:

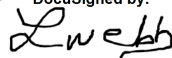
For United Bay Community Credit Union:

Signed by:

CFA816C00A6F456...
Paul Brooks
Service Representative,
OPEIU Local 459

DocuSigned by:

284429767DC54BB...
Diane Abbonizio
CEO


DocuSigned by:

D08305DF42B1428...
Kellie Kukla
Chief Steward

DocuSigned by:

5603B74ED2F54AA...
Leslie Webb
SVP

DocuSigned by:

7593A152F1B04F5...
Melanie Patterson
Steward

DocuSigned by:

5FCBA3B954C549A...
Dawn Vamossy
Steward

Dated:

Dated:

Article 19

HOLIDAY PAY

MEMORANDUM OF UNDERSTANDING

On November 26, 2025 OPEIU Local 459 represented by Paul Brooks (Service Representative), Kellie Kukla (Chief Steward), Melanie Patterson (Steward) and Dawn Vamossy (Steward), and Ubay Management consisting of Diane Abbonizio, CEO and Leslie Webb, SVP People Strategy agreed to the following changes in the CBA language, Article 19: Holiday Pay.

Full-time employees and part-time employees who regularly work at least 24 hours per week and have completed their Initial Employment Period are eligible for holiday pay.

Holiday pay will not be approved when it is the employee's last day of employment, the employee is scheduled to work and is absent without excuse, the employee is not in active pay status, (i.e. FMLA, Leave of Absence), or employment is on a temporary, seasonal or co-op basis. Exempt employees will be paid as required by the Fair Labor Standards Act.

Schedule

Management will determine the holiday schedule on an annual basis. Currently the following holidays are observed and will be paid eight (8) hours at their regular rate of pay.

New Year's Day

Martin Luther King Jr Day

President's Day

Good Friday

Memorial Day

Independence Day

Labor Day

Veteran's Day

Thanksgiving Day

Friday following Thanksgiving Day

Christmas Eve Day

Christmas Day

New Year's Eve Day

1 (one) Floating Holiday (to be used within the current calendar year only, any (1) eight-hour day of the employee's choosing which expires at year end if not used.)

Inservice

Generally, there are two federal holidays designated each year in which the branch is closed but employees are required to attend training. Typically, this is Juneteenth and President's Day. All full and part-time staff are expected to report to work and are paid for an 8-hour day.

Holidays on Weekends and During PTO

If a holiday falls on a weekend, it may be observed, at Management's discretion, either the Friday before or the Monday after the holiday. If a Ubay holiday occurs during an employee's scheduled PTO it will not be counted as PTO and the employee will be granted another day off which may be added to the currently scheduled PTO or, with Management's permission, taken at a later date during the year.

Working Holiday

Business necessities may require scheduling employees to work on Ubay holidays. Eligible employees required and approved to work on scheduled holidays will receive Holiday Pay plus double time for any hours worked.

Other Personal Time Off

Ubay allows employees Personal Time Off for religious observance, events of personal significance, or for business that cannot be taken care of outside of work hours. Employees needing personal time off may use:


- Paid Time Off
- Unpaid time off in limited circumstances and with Management's approval.


These changes are effective January 01, 2026.

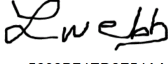
The parties have voluntarily and knowingly entered into this Memorandum of Understanding.

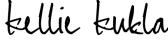
For the Union OPEIU Local 459:

For United Bay Community Credit Union:

Signed by:

CFA816C00A6F456...
Paul Brooks
Service Representative
OPEIU Local 459

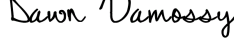
DocuSigned by:

284429767DC54BB...
Diane Abbonizio
CEO

DocuSigned by:

5603B74ED2F54AA...
Leslie Webb
SVP People Strategy

DocuSigned by:

D08305DF42B1428...
Kellie Kukla
Chief Union Steward

DocuSigned by:

7593A152E1B04E5...
Melanie Patterson
Union Steward

DocuSigned by:

5FCBA3B954C549A...
Dawn Vamossy
Union Steward