



## **EMPLOYEE HANDBOOK**

Effective: May 11, 2005

Amended: 04/06, 01/07, 03/07, 09/10, 3/12, 10/13, 3/19, 4/19, 6/19, 6/20, 1/21

# CONNECTIONS CREDIT UNION EMPLOYEE HANDBOOK

## Table of Contents

		Page Number
<b>SECTION A.</b>	<b>Introduction</b>	
A-1	Introductory Statement	5
A-2	Organizational Chart	6
A-3	Mission and Values Statement	7
A-4	Standards and Expectations	7
A-5	Confidentiality Agreement	7
<b>SECTION B.</b>	<b>Employment</b>	
B-1	Equal Employment Opportunity	8
B-2	Immigration Law Compliance	9
B-3	Disability Accommodation	9
B-4	Nepotism	9
<b>SECTION C.</b>	<b>Employment Status &amp; Records</b>	
C-1	Employment Categories	10
C-2	Personnel Information & Records	11
C-3	Probationary Period	11
C-4	Performance Evaluations	12
<b>SECTION D.</b>	<b>Timekeeping and Payroll</b>	
D-1	Compensation Objective	12
D-2	Wage and Salary Statement	13
D-3	Pay Periods	13
D-4	Timekeeping	13
D-5	Business Hours	14
D-6	Direct Deposit	14
D-7	Break & Lunch Periods	14
D-8	Payroll Deductions	14
D-9	Overtime	15
D-10	Compensatory Time	15
<b>SECTION E.</b>	<b>Employee Benefit Programs</b>	
E-1	Paid Time Off (PTO)	16
E-2	Holidays	17
E-3	Health/Dental/Vision/Life Insurance	18
E-4	Benefits Continuation (COBRA)	18
E-5	Short/Long Term Disability Insurance	18

E-6	Employee Assistance Program	19
E-7	FLEX/Cafeteria Plan	19
E-8	Fitness Reimbursement	19
E-9	Tuition Reimbursement	19
E-10	Employee Incentive	20
E-11	Employee Anniversary Awards	20
E-12	Clothing Allowance	20
E-13	Mileage Reimbursement	21
E-14	401 (K) Retirement Plan	21

**SECTION F. Leave Information**

F-1	Workers Compensation Leave	21
F-2	Family Medical Leave Act of 1993 (FMLA)	22
F-3	Leave of Absence	22
F-4	Military Leave	23
F-5	Jury Duty/Court Related Leave	23
F-6	Bereavement	23

**SECTION G. Employee Conduct & Ethics**

G-1	Employee Ethics	24
G-2	Employment Separation	26
G-3	Code of Conduct	27
G-4	Conflict of Interest/Business Solicitation/Non-Compete & Proprietary Clause	28
G-5	Drug/Alcohol Free Workplace Policy	29
G-6	Smoking/Vaping Policy	29
G-7	Fraud Prevention and Investigation	30
G-8	Sexual Harassment	30
G-9	Attendance & Punctuality	31
G-10	Inclement Weather	32
G-11	Body Art/Jewelry/Dress Code/Hygiene Provision	32
G-13	Bank Bribery Act	35
G-14	Communication/Culture Policy	35
G-15	Whistleblower Policy	36

**SECTION H. Staff Procedures**

H-1	Lending and Collections Policy	37
H-2	Company Authorized Vehicle Policy	37
H-3	Accident/Report Injury Reporting	39
H-4	Company Cell Phone	39
H-5	Expense and Reimbursement Policy	40
H-6	Travel Policy	41
H-7	Information Security/Internet & Software Use	41
H-8	Remote Access Security	42
H-9	Social Media	43

H-10	Building Security Policy	45
H-11	Branch Security	46
	<b>SECTION I. Community Involvement</b>	
I-1	Introduction to community involvement	46
	<b>SECTION J. Changes to Handbook/Policies Disclosure</b>	
J-1	Other Policies and Procedures	47
J-2	Changes in Policy	47
	<b>SIGNATURE PAGE</b>	48

## SECTION A: INTRODUCTION

### A-1 INTRODUCTORY STATEMENT

Connections Credit Union is a cooperative financial institution founded in 1937 to provide a source of low-cost credit and to encourage savings of its members by paying competitive dividends. The Credit Union is a democratic institution with each member holding one vote. The membership elects the Board of Directors who is charged with setting the policies and implementing these policies in the day-to-day operations of the Credit Union. The members are the foundation of Connections Credit Union. Without them there would be no Credit Union. This should always be remembered in your daily contact with the Credit Union's membership. Service to the members is the purpose of our employment and not an interruption of our work. Members are to be provided with the highest standard of fast, friendly, and efficient service.

A Credit Union is a special type of business. Its philosophy, purpose, objective, and legal limitations are different from other financial institutions. A Credit Union, nevertheless, has certain similarities with other businesses such as:

1. The Executive Management Team and staff must produce results.
2. The Executive Management Team and staff must make their Credit Union competitive with other Credit Unions and financial institutions.

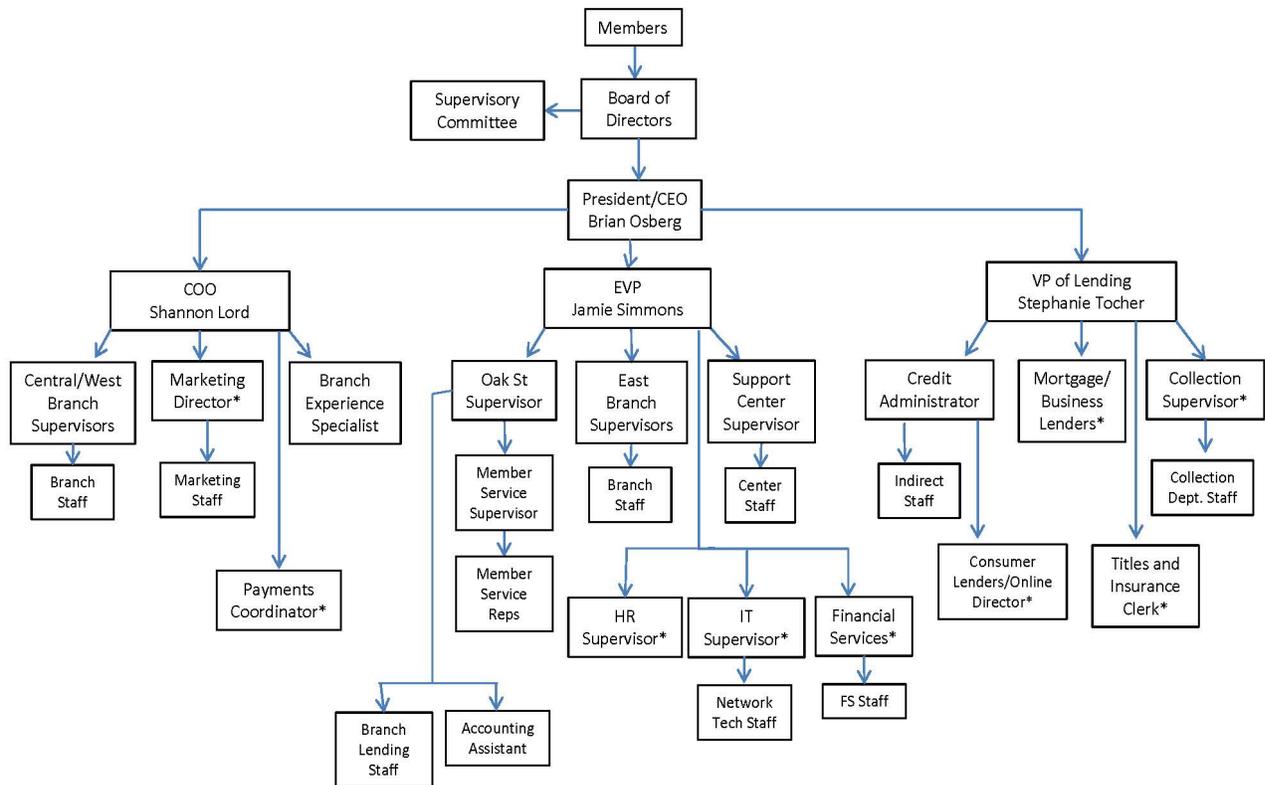
This handbook is designed to acquaint you with Connections Credit Union and provide you with information about working conditions, employee benefits, and some provisions affecting employment. The growth and success of a Credit Union depends greatly on the abilities of its Executive Management Team and staff. Highly qualified personnel and leaders are needed to build a Credit Union's stability, size, and service to its membership. To achieve that goal, this handbook has been carefully crafted. You must read, understand, and comply with all provisions of this handbook. It describes many of the responsibilities as an employee and outlines the programs developed by Connections Credit Union to benefit employees. One of our objectives is to provide a work environment that is conducive to both personal and professional growth.

Some provisions of this handbook may not be applicable to employees designated as exempt status according to federal and state wage and hour laws. Such provisions will be noted in the applicable sections. This handbook is intended for all employees except for as noted in specific sections.

No employee handbook can anticipate every circumstance or question. This handbook does not constitute a contract or guarantee of continued employment. As Connections Credit Union continues to grow, the need may arise and Connections Credit Union reserves the right to revise, supplement, or rescind any provisions or portion of the handbook from time to time as it deems appropriate, as its sole and absolute discretion. The only exception to any changes is our employment-at-will provision permitting you or Connections Credit Union to end our relationship for any reason at any time. Employees will be notified of such changes to the handbook as they occur.

## A-2 ORGANIZATIONAL CHART

### Connections Credit Union Organizational Chart 2020



\*Some employees (marked with \*) may also be supervised by the Branch Supervisor. Communication chain of command for branch related item (attendance, etc.) will go to the Branch Supervisor. Communication regarding the employee's duties will go to their direct supervisor shown in this diagram.

#### EMPLOYEE CONTACT INFORMATION

Information about each Connections Credit Union employee's extension number, position, and location can be found on the Intranet under the Branches tab.

### A-3 MISSION AND VALUES STATEMENT

Connecting communities and members to modern financial services while empowering financial success through time honored credit union values. We reinforce the credit union motto of “People Helping People.”

### A-4 STANDARDS AND EXPECTATIONS

Connections Credit Union hopes to maintain a positive image in the community. We want to continue to maintain our level of excellent member service and grow our membership base. We wish to be a respected employer, business community member, and a great place to work. Common sense, good judgement, outstanding service, and responsible personal and professional behavior are necessary for us to maintain our exceptional reputation.

To help on this quest, Connections Credit Union has the following expectations:

- Connections Credit Union expects honesty, decency, and fairness from all employees. Mutual respect should characterize all internal and external relationships.
- The commitment and dedication to great member service and quality performance of our employees is essential.
- We recognize each employee’s uniqueness; however, we expect all employees to work as a team to ensure the continued growth and success of Connections Credit Union.
- Diversity will be embraced; this includes culture, work habits, personal preferences, and anything else that is different.
- Employees should ask questions when they are not sure how to proceed and contact their immediate supervisor to request further training and support whenever needed.
- Employees must fulfill the expectations of their position and the duties assigned to them.
- Comply with all of Connections Credit Union’s policies and procedures.

It is not possible to list all of Connections Credit Union’s expected standards or the forms of behavior that are considered acceptable. The above are examples of expected conduct, and employees review them periodically, keep in mind that failure to uphold expected standards may result in disciplinary action when needed.

### A-5 CONFIDENTIALITY AGREEMENT

Each employee of Connections Credit Union is responsible for safeguarding confidential information obtained in connection with his or her employment. During the employees’ workday, access to confidential information regarding Connections Credit Union and its’ employees/members may need warranted. Most requests for confidential information should be referred to a supervisor. However, certain employees (such as persons working in collections or share drafts) may be authorized to discuss and release specific account information as part of their job description. Violations of this policy may be grounds for dismissal. At all times, such records are to be kept confidential. Such confidential information includes, but is not limited to the following:

- Employee personnel records
- Payroll (banking and salary records)
- Identity records or members/employees (birth dates, social security numbers/phone numbers/addresses)
- Grievances, complaints and resulting investigations
- Disciplinary actions
- Workers' Compensation records
- Evaluations
- Budget analysis
- User ID, login or passwords for Connections Credit Union computers and software applications
- Marketing plans
- Research data
- Benefits information

No confidential information shall be used for non-Credit Union use. This information includes but is not limited to the following:

- Membership lists
- Loan records
- Credit reports
- Member statements
- Personal history obtained on member
- Any other information obtained in the ordinary course of the Credit Union's business

## SECTION B: EMPLOYMENT

### **B-1 EQUAL EMPLOYMENT OPPORTUNITY**

Connections Credit Union provides equal opportunity and advancement opportunities to all individuals. Employment decisions at Connections Credit Union will be based on employee qualifications, merit, and abilities. Connections Credit Union does not discriminate in employment opportunities or practices on the basis of race, color, creed, national origin, age, physical or mental handicap or disability, gender identity and expression, sexual orientation, ancestry, arial status, military status, citizenship status, pregnancy, use of lawful products while at work, or any other characteristic protected by law. All personnel policies, programs, and operations will be directed by this goal, and a complete effort will be made to promote the full realization of equal employment opportunity through continuing execution of policies consistent with this goal.

Connections Credit Union will make reasonable accommodations for qualified individuals with known disabilities unless doing so would result in undue hardship. This provision governs all aspects of employment, including selections, job assignment, compensation, discipline, termination, and access to benefits and training.

## B-2 IMMIGRATION LAW COMPLIANCE

Connections Credit Union is committed to employing United States citizens and individuals who are authorized to work in the United States and does not unlawfully discriminate based on citizenship or national origin. In compliance with the Immigration Reform and Control Act of 1986, each new employee, as a condition of employment, must complete the Employment Eligibility Certification Form I-9 and present documentation establishing identity and employment eligibility within 3 business days. Former employees who are re-hired must complete a new form I-9 upon hire.

## B-3 DISABILITY ACCOMODATION

Connection Credit Union is committed to complying fully with the Americans with Disabilities Act Amendments ACT of 2008 (ADAAA) and ensuring equal opportunity in employment for qualified persons with disabilities. All employment practices and activities are conducted on a non-discriminatory basis. Under the ADAAA, individuals with disabilities are responsible for requesting reasonable accommodations and providing medical documentation appropriate to verify the existence of the disability and to identify and assess potential reasonable accommodations. An individual who requests accommodation may be asked to provide a statement from a physician or other health care professional explaining the individual's functional limitations.

Upon request, assistance in completing the application is available. Pre-employment inquiries are made only regarding an applicants' ability to perform the duties of the position.

## B-4 NEPOTISM

Any individual having the following relationship to an employee shall be considered a "family member": spouse, domestic partner, child or step-child, parent or step-parent, grandparent or grandchild, brother, sister, uncle or aunt, nephew or niece, cousins, domestic partner relatives, or in-laws including father, mother, daughter, son , brother or sister and any person who shares an employee's household under cohabitation arrangements.

Family members of employees shall be given equal consideration for employment and placement on the same basis as all other qualified applicants, with the following exceptions:

- Connections Credit Union shall not hire any family member of a member of the Credit Union's Board of Directors or Supervisory Committee, nor any family member of the Credit Union's President and Executive Management Team.
- Family members may not be appointed, employed, promoted, or transferred in or to positions in which they have a direct supervisory or close working relationship with each other. A close working relationship is defined as one in which the positions involved necessitate a need to confer or coordinate on matters vital to, or that may violate, the Credit Union's internal controls.
- Connections Credit Union reserves the right to apply this policy to situations where there is a conflict or the potential for conflict because of the relationship between employees, even if no direct reporting relationship or authority is involved.

If a close personal relationship exists between employees but does not meet the definition of “family member” it may still be considered a conflict and Connections Credit Union reserves the right to apply the Nepotism Policy. Favoritism shown to a family member is not acceptable. When the potential of nepotism is identified, Connections Credit Union will have all parties sign an agreement that will be saved in each employee’s personnel file.

## SECTION C: EMPLOYMENT STATUS & PERSONNEL RECORDS

### C-1 EMPLOYMENT CATEGORIES

An employee of Connections Credit Union is a person who regularly works for wages. The employment classifications are intended to define employment status and benefit eligibility. These classifications do not guarantee employment for any specified period. Accordingly, the right to terminate the “at-will” employment relationship is retained by both the employee and Connections Credit Union. Employees may include exempt, non-exempt, regular full-time, and regular part-time persons.

Each employee is designated as either **NON-EXEMPT** or **EXEMPT** from federal and state wage and hour laws as outline below:

**NON-EXEMPT** employees are entitled to overtime pay under the specific provisions of federal and state laws. Employees whose positions entitle them to minimum wage and overtime pay under the FLSA criteria and are paid one and one-half times their regular rate of pay for hours worked more than 40 hours per workweek.

**Regular Full-Time:** Employees who have completed the 30-day probationary period and who are regularly scheduled to work 40 or more hours per week. Regular full-time employees are not in a temporary status and are scheduled to work Connections Credit Unions full-time schedule. Regular Full-Time employees are eligible for Connections Credit Union benefits packages, subject to the terms, conditions, and limitations of each benefit.

**Regular Part-Time:** Employees who have completed the 30-day probationary period and who are regularly scheduled to work less than 30 hours per week. Regular part-time employees are not in a temporary status and are scheduled to work Connections Credit Unions part-time schedule. While they do receive all legally mandated benefits (such as Social Security and Workers’ Compensation Insurance they may be eligible for some, but not all, benefits sponsored by the Credit Union, subject to the terms, conditions, and limitations of each benefit program.

**EXEMPT** employees are excluded from the specific provisions of federal and state wage and hour laws. Exempt employees are paid a set salary, regardless of the number of hours they work each week. Positions meet specific criteria established by the Fair Labor Standards Act (FLSA) and who are otherwise exempt from the minimum wage and overtime pay requirements. Exempt employees may have whole-day deductions made from their weekly salary for personal leaves of absences, unpaid sick leave, or disciplinary suspensions, as well as other deductions permitted by state and federal law.

An employee’s NON-EXEMPT or EXEMPT classification may be changed only upon notification by Connections Credit Union.

Supervisors will personally review job descriptions with each employee on the day the employee assumes the position, is reassigned, or assumes new or additional duties. The supervisor will ensure that the employee clearly understands to whom he/she reports and the duties and responsibilities of the position by signing and dating the applicable job description. Any revision to the job description will follow the same procedure.

## **C-2 PERSONNEL INFORMATION & RECORDS**

### **Personnel Data Changes**

Personnel Records are the property of Connections Credit Union, and access to the information they contain is restricted and confidential. A personnel file shall be kept for each employee and should include the employee's job application, copy of the letter of employment and position description, performance reviews, disciplinary records, records of salary increases, and any other relevant personnel information.

It is the responsibility of each employee to promptly notify his/her supervisor in writing of any changes in personnel data, including personal mailing addresses, telephone numbers, names of dependents, individuals to be contacted in the event of an emergency, W-4 tax withholding, direct deposit, or any other information affecting the employment record.

### **Employment Applications**

Connections Credit Union relies on accuracy of information contained in the employment application, as well as the accuracy of other data presented throughout the hiring process and employment. Any misrepresentations, falsifications, or material omission in any of this information or data may result in the exclusion of the individual from further consideration for employment, or if the person has been hired, termination of employment.

### **Personnel File**

The official personnel file will be maintained with Executive Management and Human Resources and digitally stored. Documents stored and maintained within the personnel file are confidential. At reasonable intervals, an employee will have the right to review documents in his/her file. Documents may be requested for copy or removed from the digital personnel record by mutual consent of the employee, Human Resources and Executive Management.

## **C-3 PROBATIONARY PERIOD**

All new employees will be on probation for the first 30 calendar days of employment. At the completion of the probationary period, an employee's performance may be evaluated by the employee's direct supervisor and reviewed by the appropriate Executive Management Team. If deemed necessary, the probationary period may be extended. Executive Management is authorized to release from employment those employees whose job performance does not prove satisfactory during the probationary period.

When an employee is assigned to another position, he/she will be on probation for a period of 90 days. A review will be made immediately prior to the 90 calendar days being up. If the employee is unable to perform the assigned duties and responsibilities, an assessment will be made by the appropriate Executive Management Team to reassign or release him/her from employment as necessary during the probationary period.

## **C-4 PERFORMANCE EVALUATIONS**

Evaluation is the process of assessing employee performance for the purpose of fostering professional growth, making administrative decisions regarding the re-employment, re-assignment, promotion, or termination of personnel.

Evaluation of your work will be reviewed periodically with consideration given to performance, attitude, and all the elements involved in your presence in the workplace. Your supervisor will evaluate the quality of your work and will review with you how well you are carrying out your duties and responsibilities. Suggestions will be made as to where and how improvements can be implemented.

Once the probationary period is met by the employee, a formal documented Performance Development Plan after the review will be conducted and with the Supervisor. Documented annual reviews are conducted upon completion of each calendar year.

The annual performance review is a formal opportunity for the supervisor and employee to exchange ideas that will strengthen their working relationships, review the past year, and anticipate Connections Credit Union's needs in the coming year. The purpose of the review is to encourage the exchange of ideas to create positive change within the Credit Union. To that end, it is incumbent upon both parties to have an open and honest discussion concerning the employee's performance. It is further incumbent upon the supervisor to clearly communicate the needs of the Credit Union and what is expected of the employee in contributing to the success of those goals in the coming year.

Both supervisor and employee will make every effort to arrive at an understanding regarding the objectives for the coming year. At conclusion of the performance review, both the employee and supervisor will acknowledge the written performance review by signing the Employee Performance Evaluation document and the form will be stored in the employee's personnel file.

## **SECTION D: TIMEKEEPING & PAYROLL**

### **D-1 COMPENSATION OBJECTIVE**

It is the objective of Connections Credit Union to provide a competitive, consistent, and equitable salary administration program that will attract, motivate, reward, and retain competent and capable individuals. The structure of the salaries and pay is comprised of a series of position and category levels. Salary and pay ranges are determined based on the duties, responsibilities, and experience of the position. They will generally be commensurate with rates paid in the community for similar work under similar conditions and similar experience.

The Executive Management Team is authorized to compensate each new employee within the salary range specified by his/her respective job classification. New employees may be reviewed for salary increases based on merit and progress at the end of their probationary period. Thereafter, salary increases for merit will be considered on a periodic basis at the discretion of the Executive Management Team.

## D-2 WAGE & SALARY STATEMENT

Each employee will be furnished with a job description. The job description will have an associated grade attached to it. This grade will be the basis for determining the minimum, mid-point, and maximum wage or salary for that position. The pay ranges are furnished to the Credit Union by a national human resource firm that compares hundreds of similar positions. The Executive Management Team will have the discretion to adjust wages based on region, availability of new employees, and additional duties. The starting wage or salary for a specialized or supervisor position may be negotiated. Pay increases may be based on the following conditions not limited to:

- Financial performance of the Credit Union
- Employee performance of duties set out in the job description
- Employee performance of otherwise assigned duties
- Employee's position in applicable pay range

## D-3 PAY PERIODS

Pay periods are the 1<sup>st</sup> through the 15<sup>th</sup> and the 16<sup>th</sup> through the last day of the month. Time sheets are due at the end of day on the last business day of the pay period to avoid a delay in receiving pay. All employees are paid semi-monthly on the 5<sup>th</sup> and 20<sup>th</sup> of each month. When the pay day falls on a Sunday or a Monday that is a holiday, pay checks will be distributed on the following workday. When the pay day falls on Saturday the paycheck will be distributed on the Friday before. We offer paychecks to be directly deposited into the employee's financial account. Employees will be presented with a means of accessing a paystub online through the time management portal that gives a breakdown of all required deductions. W2s will be made available to all employees through the same time management portal.

## D-4 TIMEKEEPING

The regular hours of employees will be determined by the Executive Management Team in order to provide efficient services during established business hours. All hourly employees will use the time management program to clock in and out for their time sheet calculations. Time entry must be completed to punch in and out by all hourly employees every day. Salaried staff will not be required to enter daily times but will use the same program when requesting any time off.

Supervisors will be responsible for correcting, revising, and approving employees' time entries. Any issues or questions about time can be addressed by the HR department.

Accurate recording of time worked is the responsibility of every employee. Tampering, altering, or falsifying time records, or recording time on another employee’s time record may result in disciplinary action. Time punches may only be done at an authorized Connections Credit Union workstation.

## D-5 BUSINESS HOURS

Admin Building	Monday – Friday	8:30am – 5:30pm	
Oak Street Branch	Monday – Friday	9:00am – 5:30pm	Drive-Thru 8:30am – 5:30pm
	Saturday	10:00am – 2:00pm	Drive-Thru Only
Olympus	Monday – Thursday	8:30am – 5:30pm	
	Friday	8:30am – 6:00pm	
Support Center	Monday – Friday	8:30am – 5:30pm	
Firth Branch	Monday – Friday	9:00am – 5:00pm	
Idaho Falls Branch	Monday – Friday	9:00am – 5:30pm	
Heyburn Branch	Monday – Friday	8:30am – 5:30pm	
Twin Falls Branch	Monday – Friday	8:30am – 5:30pm	
Downtown Branch	Monday – Friday	9:00am – 5:00pm	
Emerald Branch	Monday – Friday	9:00am – 5:30pm	Drive-Thru 8:30am – 5:30pm
Meridian Branch	Monday – Friday	9:00am – 5:30pm	Drive-Thru 8:30am – 5:30pm
Nampa Branch	Monday – Friday	9:00am – 5:30pm	Drive-Thru 8:30am – 5:30pm

## D-6 DIRECT DEPOSIT

All employees will be paid via direct deposit and must provide completed direct deposit authorization form and provide a voided check or bank form displaying the bank routing number and account numbers within three business days of new hire orientation. Employees may view an itemized statement of wages on the time management portal. Contact the HR department for more information.

## D-7 BREAK & LUNCH PERIODS

Each Regular full-time employee is provided a one-hour lunch break. Employees working over 6 hours are permitted a half-hour lunch break. Scheduling of lunch breaks shall be at the discretion of the supervisor.

As a benefit to Connections Credit Union employees, two break periods no more than 15 minutes each can be taken per day. These break periods are not to be accumulated past each day, added together to extend the break period, or added to their lunch break. They are not to be considered as overtime or compensatory time if they are not taken. Each supervisor shall try to see that each employee receives his/her breaks. Office staffing, workloads, and other conditions will be considered.

## D-8 PAYROLL DEDUCTIONS

All employees may have their pay reduced and or require pre-approval for unpaid leave in some circumstances.

**Garnishments**

Garnishments are court orders requiring an employer to withhold specified amounts from an employee's wages for payment of a debt owed by the employee to a third party. Idaho state law requires the Credit Union to honor garnishments of employee wages (including child support) that a court or other legal judgement may instruct.

**Giving Fund Contributions**

The Connections Credit Union Giving Fund is a voluntary deduction that gives each employee the opportunity to contribute to special projects. Some of these projects have included helping families in need during Christmas and helping employees that have experienced financial difficulty or a family loss. This fund has also helped members that were involved in community challenges or hardships. There is no set amount. You can donate as little as \$1 each pay period or more. The Giving Fund goes back to our core values of "People Helping People." Contribution forms are available under the HR tab on the Intranet. Completed contribution forms should be given to the HR department. Giving Fund committee reviews all submitted requests.

**CULAC Contributions**

CULAC stands for Credit Union Legislative Action Counsel. This is another voluntary deduction available to employees and does not have a set amount required to donate. These funds are used to help lobby for credit union friendly regulations. Completed contribution forms should be given to the HR department.

**Deductions for Separation/Suspension of Employment**

Employees who terminate employment either voluntarily or involuntarily, may have their pay deducted proportionate to the amount of the actual number of days worked.

Employees suspended without pay for workplace misconduct or willful disregard for provision and procedures will have their pay reduced in an amount that is proportionate to the number of days suspended.

**D-9 OVERTIME**

NON-EXEMPT employees (hourly) employees will be paid at one and one half (1-1/2) times their regular rate of pay for all hours worked in excess of 40 hours per week in accordance with federal and state wage and hour requirements. All overtime must be authorized in advance by the employee's supervisor. Supervisor must approve overtime in the time management portal.

EXEMPT employees are excluded from the overtime provisions above as categorized by the Fair Labor Standards Act (FLSA).

**D-10 COMPENSATORY TIME (COMP TIME)**

Comp time, short for compensatory time, is when employers compensate their employees for overtime hours with time off, instead of overtime pay. The accumulation of Comp Time is prohibited except if approved by the Executive Management Team as deemed appropriate.

## SECTION E: EMPLOYEE BENEFIT PROGRAMS

Benefits are available to all employees based upon their individual job classification as either a full-time or a part-time employee. Benefits provided to specialized or supervisory personnel may be negotiated, subject to limits imposed by applicable law.

### E-1 PAID TIME OFF (PTO)

The following table will be used to determine monthly accrued PTO benefits. PTO benefits for specialized positions requiring previous experience may be negotiated at the time of hiring.

Years of Service	Hours Earned Per Month	
	FULL TIME*	PART TIME**
0-2 Years	12 hours month = 0.069/hour	4 hours month = 0.046/hour
3- 5 Years	14 hours month = 0.081/hour	6 hours month = 0.069/hour
6-10 Years	18 hours month = 0.103/hour	8 hours month = 0.092/hour
11-15 Years	20 hours month = 0.115/hour	10 hours month = 0.115/hour
16-20 Years	22 hours month = 0.127/hour	12 hours month = 0.138/hour
21 Years and over	24 hours month = 0.138/hour	14 hours month = 0.162/ hour

Full time calculation based on an 80 hour pay period. Part time calculation based on a 40 hour pay period.

\*Full time calculation example: 80 hours worked x \$.069 per hour earned = 5.52 hours per pay period

\*\*Part time calculation example: 40 hours worked x \$.046 per hour earned = 1.84 hours per pay period

*\*per hours earned rounded nearest quarter hour*

Employees that have met the probationary requirement will also accrue 8 hours of PTO in the month of their birthday. This PTO will be added to the employees overall PTO balance and can be used at any time.

#### **Requesting PTO**

PTO should be scheduled in advance to ensure that the Credit Union has the available staff needed to meet the daily business needs. Unscheduled absences will be monitored. Employees should only request time off around one (1) holiday so that all employees have the chance to schedule time off around holidays. If an employee was granted a holiday, he/she may not request the same holiday the following year, unless the holiday has not been requested by any other employee in their branch or department. The decision to grant a request will be based on business needs and staffing requirements.

#### **Using PTO**

PTO time must be reported in 15-minute increments. For example, if the employee is reporting use of PTO for four hours and twenty-five minutes, the employee will report 4.50 PTO hours used. All PTO accruals are to be used before time is taken without pay. Employees are not allowed to carry a negative

balance. Any exceptions must be granted by the Executive Management Team. Employees will be required to use at least 50% of their prior year-end accrued PTO by the end of the current year. PTO hours that are required to be taken, but not, will be forfeited at the end of the current year. **All employees are required to take a minimum of five consecutive days of PTO each year.** Calculations for consecutive days may include holiday time do not include weekends.

### **Unpaid Time**

Connections Credit Union provides ample benefit time to cover for time off from work. This benefit time includes PTO, holiday, bereavement leave, jury duty, as well as other approved leaves of absence. Employees are expected to save appropriate levels of PTO to accommodate absences. The HR department and supervisors will review an employee's absenteeism for excessive patterns and for an employee's failure to maintain appropriate accrual balances. Time taken off more than the PTO accrued can result in progressive disciplinary action up to and including employment termination. Time cannot be taken unpaid to save benefit time. Only with supervisor approval and only on a limited case by case basis can an employee take time unpaid. Employee must complete the Unpaid Time off Request form. Employees cannot borrow against anticipated benefit time accruals. Periodically, employees may be allowed to "skip" a lunch or use overtime for time off work. This must be used in the same week of occurrence and limited to no more than 2 hours per month. This time off must be scheduled and approved by a supervisor.

### **Donating PTO**

Employees can donate unused, accrued PTO to any employee. No limitation will be placed on the number of hours donated, if the time has been accrued and not yet used. Employees receiving and using donated PTO must first use their own accrued time. Donated time can only be used for illness or emergencies extending more than three business days. Donated time cannot be accrued for future use. Any unused, donated time must be returned to the donating employee once the recipient is back at work. Confidentiality is suggested for the person donating the time, as well as the person receiving the time. Individuals wanting to donate time should contact the HR department. Donated time cannot be considered when calculating the five consecutive required days or the fulfillment of 50% of prior year end PTO.

## **E-2 HOLIDAYS**

The following is a list of paid holidays observed by Connections Credit Union:

New Year's Day	Columbus (Indigenous) Day
Martin Luther King Day	Veteran's Day
President's Day	Thanksgiving Day
Memorial Day	Christmas Eve (1/2 day)
Independence Day	Christmas Day
Labor Day	

Days with special hours are considered regular workdays. If an employee takes that day off a full 8 hours of PTO will be charged. Full-time employees will be paid their regular rate of pay for the observed holidays. Part-time employees will only be paid for the holiday if the holiday falls on a day he/she was regularly scheduled to work, and only for the hours scheduled for that day. The Credit union will follow the Federal Reserve observed holiday days.

### **E-3 HEALTH/DENTAL/VISION/LIFE INSURANCE**

All full-time employees will receive paid health, dental, and vision insurance coverage after the 30-day waiting period is met. Coverage eligibility will begin on the 1<sup>st</sup> of the month following the waiting period and is subject to provider restrictions. Family and dependent coverage is available at the employee's own expense.

A group insurance contract is negotiated each year; therefore, specific benefits, deductibles, and premiums may change from year to year. All employees may be required to pay a portion of the group health insurance premium, as determined by the Board of Directors. Any employee may decline insurance benefits by signing a waiver of coverage form.

Employees are not entitled to additional benefits or salary/wage payments by declining insurance coverage.

All full-time employees will be covered under a group life insurance policy equal to four times the employee's annual salary or wage, with a maximum coverage of \$100,000.00. This group benefit is considered a fringe benefit and eligible employees cannot opt-out.

No individual changes in allocation of benefits or deductions may be made outside of the open enrollment period each year except for new employees and employees with qualifying life event.

### **E-4 BENEFITS CONTINUATION (COBRA)**

The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified dependents the opportunity to continue health insurance coverage under Connections Credit Union's health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, termination of employment, reduction to part-time hours, employee death; a reduction in an employee's hours or a leave of absence; an employee's divorce; legal separation; or a dependent child no longer meeting eligibility requirements.

A written notice will be provided describing the rights granted under COBRA when the employee becomes eligible for coverage or loses coverage under Connection Credit Unions health insurance plan. The notice contains important information about the employee's rights and obligations.

### **E-5 SHORT/LONG TERM DISABILITY INSURANCE**

All full-time employees are provided with salary continuance insurance by the Credit Union. This insurance provides for a continuation of income when an employee is unable to work due to sickness, pregnancy, or an accident. A 14-day waiting period will be in effect after the initial disability occurs. Currently, two-thirds of the employee's salary will be paid on disability claims. Employees who utilize short or long-term disability benefits, will have their daily pay reduced in an amount that is proportionate to the number of days paid to them by the insurance carrier. New employees must wait 30 days after employment to be eligible for this benefit.

Employees who have short-term disability and/or long-term disability may utilize these benefits should they become ill or injured outside the workplace. However, these benefits may not be utilized for illness or injury to dependents.

## E-6 EMPLOYEE ASSISTANCE PROGRAM (EAP)

Connections Credit Union cares about the health and well-being of its employees and recognizes that a variety of personal problems can disrupt their personal and work lives. While many employees solve their problems either on their own or with the help of family and friends, sometimes employees need professional assistance and advice.

Through the Employee Assistance Program (EAP), Connections Credit Union provides confidential access to professional counseling services for help in confronting personal problems such as alcohol and other substance abuse, marital and family difficulties, financial or legal troubles, and emotional distress. The EAP is available to all benefited employees and their family members offering problem assessment, short-term counseling, and referral to appropriate community and private services.

## E-7 FLEX/CAFETERIA PLAN

Connections Credit Union offers a FLEX plan that enables employees to deduct money from their paychecks (before taxes) to use towards medical and dependent care expenses. The employee will need to determine how much money they want to put in their cafeteria plan prior to January 1<sup>st</sup>. The amount will be divided and deducted evenly from each of the employee's paychecks throughout the year. If you do not use all of the FLEX/cafeteria funds by the end of the year, a certain amount can be rolled over to the following year based on the IRS limits. Work with the HR department to get the paperwork and set up the FLEX spending account. Re-enrollment occurs in December each year.

## E-8 FITNESS REIMBURSEMENT

Connections Credit Union offers fitness reimbursements each quarter. To qualify for the reimbursement the employee will need to supply the HR department with either a contract or receipt of expense for exercise equipment or fitness subscription fees. Eligible employees must exercise for a minimum of 30 minutes at least three times per week and must keep a journal or provide a history report. Given these conditions are met each month and the documentation is provided to the Human Resources team at the end of every quarter, the employee will receive up to \$30 in their account with the following payroll. Purchases of exercise equipment, gym memberships, and fitness subscriptions all qualify for this reimbursement benefit.

## E-9 TUITION REIMBURSEMENT

Employees desiring to continue their education at an accredited University or College (including online universities and colleges) can receive tuition assistance from Connections Credit Union under the following parameters:

- Enrollment can be either in pursuit of an undergraduate degree or for a certificate from a vocational tech program.
- Approval from the employees' direct supervisor needs to be obtained, and a copy of the class schedule needs to be provided to the supervisor.
- Reimbursement will be given after completion of the semester if a minimum GPA of 3.0 is achieved. Proof of GPA will be required.
- Employees not employed by Connections Credit Union at the end of the semester will not be entitled to any tuition reimbursement.

- 50% of the tuition up to a maximum of \$500 per semester will be reimbursed.
- No restrictions will be in place as to the type of degree or program.
- Universities or Colleges outside our geographical area must be approved in advance by the Executive Management Team.
- The reimbursement program may be suspended or terminated at any time by the Board of Directors.

Staffing: Connections Credit Union will make every effort to accommodate employees for time off to attend college courses. In the event the class schedule adversely affects service to the members, the employee may be asked to change his or her schedule.

## E-10 EMPLOYEE INCENTIVES

Monthly incentives for eligible employees are included in the paycheck that is deposited on the 20<sup>th</sup> of the month. Supervisors and Executive Management will submit incentive pay information to the HR department for processing. Criteria and information about incentive programs for qualifying positions will be explained to each employee during orientation. An annual incentive is also available to eligible employees at the discretion of the Executive Management Team based on annual goals.

## E-11 EMPLOYEE ANNIVERSARY AWARDS

Connections Credit Union recognizes the loyal service of our employees. The Executive Management Team, on a periodic basis, determines the service awards for the employees.

## E-12 CLOTHING ALLOWANCE

An annual clothing allowance may be offered to eligible employees. The allowance amount will be set by the President/Executive Management Team. Strict adherence to this policy is key to the success and future issues of this program.

**Eligible Employees:** All full-time and part-time employees who have completed their probationary period will be eligible for the annual clothing allowance. Employees on probation due to disciplinary actions will not be offered the clothing allowance. If the probation is lifted during the same calendar year as the allowance offering, a prorated allowance will be offered for the remaining months of the year.

**Acceptable Purchases:** Currently, the clothing allowance only applies to tops that follow the professional dress code. This allowance is intended to assist employees in meeting or exceeding the professional dress code. Purchases are limited to employees only, not their family members or friends. Receipts for each purchase must be provided to the Marketing department.

**To Claim Reimbursement:** Contact a member of the Marketing department to get information about preferred vendors. The marketing team can also assist with drop off and pick up of items at the preferred vendor's place of business. Employees may also bring items already purchased and have the embroidery put on the clothing. Employees will not be eligible for reimbursement on clothing without receipts, although employees will be able to get free embroidery done on select clothing, they already own.

## E-13 MILEAGE REIMBURSEMENT

At times employees may be required to use their personal vehicle for business purposes. The Company vehicle should be utilized first and foremost before employees own vehicle is used for business purposes. Reimbursement for the operating expenses of the vehicle will be calculated by multiplying the number of miles traveled by the currently approved State of Idaho's Standard Mileage Rate published by the State of Idaho. The costs of commuting (travel between home and the work site) will not be reimbursed.

All Connections Credit Union employees who use their vehicles for business purposes must have authorization from their supervisor and have current and adequate automobile/liability insurance coverage.

## E-14 401 (K) RETIREMENT PLAN

A 401(K) program has been established for all employees. Once the employee has met the requirement as defined by the 401K contract (currently a one year waiting period), the employee is eligible to enroll in the 401K program at the next open enrollment date. Current enrollment dates are January 1<sup>st</sup> and July 1<sup>st</sup>. Employees can elect to contribute from their pay up to the legal limits. The Credit Union will match employee contributions using a formula established from time to time by the Board of Directors. An additional contribution may be made by the Credit Union if approved by the Board of Directors. Specific investment options and rules of the 401K program will be made available to the employee at the time of enrollment.

Employees can make changes to their investment elections at any time. Employees can make changes to their contribution election percentage each quarter. Currently January 1<sup>st</sup>, April 1<sup>st</sup>, July 1<sup>st</sup>, and October 1<sup>st</sup>. Please reach out to a member of the Human Resources team if you have any questions.

## SECTION F: LEAVE INFORMATION

### F-1 WORKER'S COMPENSATION LEAVE

Employees who sustain work-related injuries are eligible for a leave of absence for the period of disability in accordance with all applicable laws covering occupational disabilities. Every effort will be made to provide light duty work immediately following the work-related injury as to avoid any time loss for the employee. The employee is responsible to provide all work-related restrictions as proposed by their attending physician after each worker's compensation exam. Workers' compensation wage loss benefits provide you with two-thirds of your regular gross wages as of the date of injury. In other words, the check you receive should be two-thirds of your regular take-home pay.

Subject to the terms, conditions, and limitations of the applicable plans, Connections Credit Union will continue to provide health insurance benefits for the full period of the approved workers' compensation leave. Benefit accruals, such as PTO (paid time off) benefits, will not accrue during the approved workers' compensation leave period. When workers' compensation ends, the employee will be

reinstated to the same position, if it is available, or to an equivalent position for which the employee is qualified.

If the employee fails to return to work on the agreed upon return date, Connections Credit Union will assume that the employee has resigned.

## F-2 FAMILY MEDICAL LEAVE ACT of 1993 (FMLA)

Connections Credit Union will follow all federal and state laws that pertain to the Family and Medical Leave Act of 1993 (FMLA). FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for certain family and medical reasons. Employees are eligible if they have worked for Connections Credit Union for at least one year, worked at least 1,250 hours over the previous 12 months, and work at a Connections Credit Union location with at least 50 employees within 75 miles.

### **Types of Family Leave**

Connections Credit Union may grant FMLA leave for the following reasons:

- The birth of a child of the employee and to care for the child while under the care of a physician
- To care for a newborn child after the expiration of the physician's recovery period -within the first 12 months of birth.
- The placement of a child with the employee through adoption or foster care and to care for the child
- To care for the employee's spouse, child, or parent with a serious health condition
- A serious health condition makes the employee unable to perform one or more of the essential functions of his or her job.
- Military Family Leave - available to employees who are a spouse, child, parent or next of kin to a covered service member of the U.S. Armed Forces with a serious injury or illness needing care.

This injury/illness must have been incurred in the line of duty and rendered the service member medically unfit to perform the duties of his/her office, grade, rank, or rating.

## F-3 LEAVE OF ABSENCE

To recognize the need of employees who require time off in addition to used PTO, Connections Credit Union may consider an unpaid personal leave of absence for up to a maximum of 12 weeks. Employees can use short term/long term disability insurance for paycheck protection to receive 2/3 of their pay (refer to Short/Long Term Disability section).

### **Eligibility**

All regular employees employed by Connections Credit Union for a minimum of 30 days are eligible to apply for an unpaid personal leave of absence. Job performance, absenteeism, and departmental requirements all will be taken into consideration before a request is approved. Approvals of the immediate supervisor, and human resources are required. Requests for unpaid leave may be denied or granted by Connections Credit Union for any reason or no reason and are within the sole discretion of the company. Connections Credit Union reserves the right to terminate employment for any reason or no reason during the leave of absence.

## F-4 MILITARY LEAVE

A military leave of absence will be granted to employees who are absent from work because of service in the U.S. uniformed services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA). Advance notice of military service is required. Executive Management must approve military leave at least 15 days in advance and a copy of the employee's military orders must support such requests unless military necessity prevents such notice, or it is otherwise impossible or unreasonable.

Employees shall be entitled to a maximum of fifteen (15) calendar days leave in any one calendar year to participate in ordered and authorized field training under the National Defense Act.

Military leave shall not be charged to the employee's PTO or other benefits. The portion of any military leaves of absence more than 15 days will be charged to PTO or will be unpaid.

Employees returning from military leave will be placed in the position they would have attained had they remained continuously employed or a comparable one depending on the length of military service in accordance with USERRA. They will be treated as though they were continuously employed for purposes of determining benefits based on length of service.

## F-5 JURY DUTY/COURT RELATED LEAVE

Employees subpoenaed for jury duty or other mandated court appearances not of a personal nature shall be granted leave with pay upon submission of a copy of the subpoena to the Executive Management Team or HR and to your Supervisor. We also encourage each employee to work with their supervisor to ensure that serving on a jury does not impact the workload of the branch while the employee is out. Paid Court Related Leave shall not apply in any situation where the employee is the plaintiff in any civil action.

In the situation where an employee is a defendant in a criminal action, if the employee is acquitted and only if such criminal prosecution is in relation to the employee's job duties will Connections Credit Union pay Court Related Leave. In all other such circumstances, the employee must utilize PTO prior to taking time off without pay.

## F-6 BEREAVEMENT

All full-time employees will be granted up to three (3) days paid Bereavement Leave for the death of any member of the immediate family (wife/husband, domestic partner, child, spouse of child, parent/parent-in-law, grandparents, grandparents-in-law, brothers, sisters, step parent, step siblings, sibling/sibling-in-law). This leave shall be paid leave and not charged to the employee's PTO. If more than 3 days are required, the employee can use his/her PTO time or request an unpaid leave of absence. Should any application be denied, the reasons for the denial will be provided in writing to the applying employee.

## SECTION G: EMPLOYEE CONDUCT & ETHICS

### G-1 EMPLOYEE ETHICS

All employees shall conduct themselves in accordance with all policies of the Credit Union, including but not limited to the following code of conduct. Any failure to comply with any Connections Credit Union policy or the following code of conduct shall result in disciplinary action.

As a financial institution, Connections Credit Union is entrusted with the safekeeping and management of member funds and member information. Therefore, employment by the Credit Union entails a special degree of responsibility for proper conduct in both occupational and private life. Standards of conduct for employees are based on a recognition that the maintenance of high standards of honesty, integrity, impartiality, and ethical conduct by Credit Union employees is essential to ensure the proper performance of Credit Union business and the maintenance of confidence and respect of the members. Accordingly, the following framework has been developed within which employees can pattern their behavior and performance:

- The Credit Union expects every employee to act, in every instance, according to the highest business and personal standards while conducting Credit Union business.
- Employees are expected to obey the letter and spirit of the laws that apply to Credit Union operations.
- Information acquired by an employee through employment with the Credit Union cannot be used by that employee for their own financial advantage or for that of a friend or relative. If an employee has any doubt about the morality or legality of an intended business action, the action should not be taken but rather, it should be reviewed with the employee's supervisor.
- When dealing with a member:
  - Give a warm and friendly greeting, using names when possible
  - Treat everyone with the highest standards of honesty and professionalism
  - Ensure the security of financial information- Confidentiality is top priority of the Credit Union
  - Be knowledgeable regarding requests for information
  - Respond to questions in a timely manner
  - Make it easy to do business with Connections Credit Union
  - Identify needs and suggest a solution that will improve our members' financial life
  - Show appreciation for being allowed to serve the members

#### Housekeeping

Connections Credit Union contracts with an outside service for general facility cleaning and maintenance. Employees are responsible for keeping their own work areas neat and clean and making sure sensitive information is securely stored. They are also responsible for maintaining and keeping the breakrooms clean when needed or required.

### **Workstation Expectations**

Work areas should always be kept neat and orderly. Any damaged equipment should be reported immediately to your supervisor to ensure timely repairs and maintenance. Employees who fail to report damaged or missing equipment could be held responsible for replacement costs. Intentional damage to Connections Credit Union equipment would also be the responsibility of the employee. This could include, but is not limited to, food and beverage spills at the workstation.

Always lock your computer anytime it is left unattended. Even when leaving your desk for a short amount of time, your computer should be locked. This can be done by holding the windows key and pressing L on your keyboard. When employees leave for the day they are expected to completely sign out of their computer.

Employees at Connections Credit Union have many different usernames and passwords for all the systems and programs that we use. Passwords should never be written down or kept in visible areas. It is highly recommended that each employee set up a password-protected Excel spreadsheet to help keep track of all logins. Passwords should never be shared with anyone else.

### **Work Distractions**

Employees are expected to have full attention on their job functions. Distractions lead to costly errors and a reduction in the service level our members expect.

#### **Family/Friends**

Members will always have priority when needing assistance in person or on the phone. When visiting with a family member or friend in person or on the phone, the employee should always be ready to assist members. Employees cannot be distracted by having family or friends near their workstations while assisting members. Employees are expected to make arrangements and for the care of their dependents or pets, and not be distracted by them while at work. Occasionally, the need may arise for kids to be at work with a parent. The employee should make an effort to find someone to care for their child while they are at work. If, in the opinion of the supervisor, the family member is a distraction, the employee will be asked to either take the family member home or find another source of care.

#### **Personal Property**

Connections Credit Union is not responsible for the loss or theft of personal property that is brought onto any of our premises. It is advised not to bring any valuables into the branches. Employees should keep their belongings in the designated area of their workstation. Employees of Connections Credit Union have no expectation of privacy regarding items brought on the premises.

### **Disciplinary Action**

Executive Management is responsible for directing the entire Credit Union staff including the right to hire, suspend, demote, promote, and discharge. Disciplinary procedures, other than dismissals, suspensions, or demotions shall be as follows.

#### **Oral Warning**

When grounds for disciplinary action exist, and the supervisor or Executive Management Team determines that more severe action is not immediately necessary, the supervisor or Executive

Management Team member may orally communicate to the employee the deficiency or grounds for discipline. Documentation of the warning shall be placed in the personnel file kept by the HR department.

#### **Written Warning**

A supervisor or Executive Management Team member may give an employee a written warning. A written warning shall contain a short statement of the misconduct, inadequacies, or other grounds for discipline. The supervisor or Executive Management Team member shall discuss the problem(s) with the employee. At that time the employee shall acknowledge that he/she has been informed of the warning by placing his/her signature on the written warning, or by the supervisor making a notation on the written warning that the employee has refused to sign the warning. The employee, at that time, may respond to the written warning by completing the appropriate section contained within the written warning. The supervisor or Executive Management Team member shall sign a copy of the warning and one copy shall be given to the employee and a copy shall be placed in the employee's personnel file.

#### **Dismissal, Suspension, and Discipline**

Whenever Executive Management determines it is necessary to dismiss, suspend, or demote an employee, he/she shall notify the employee of the action being taken. In appropriate cases, the Executive Management Team may have cause to immediately suspend an employee and may do so prior to any investigation where an investigation is necessary to determine whether cause for discipline or termination exists. Such a suspension may be with or without pay, at the discretion of the Executive Management Team.

#### **Appeals**

It is the Board of Directors' desire to address grievances informally, and both supervisors and employees are expected to make every effort to resolve problems as they arise. However, it is recognized that there will be grievances which will be resolved only after a formal appeal and review in accordance with procedural manual. This grievance procedure, however, does not constitute a contract or guarantee of continued employment and it should be understood by both the employee and Connections Credit Union that the Credit Union may discipline any employee or terminate the employment relationship at any time and for any reason, whether or not it constitutes good cause.

## **G-2 EMPLOYMENT SEPARATION/RESIGNATION**

#### **Separation**

Either Connections Credit Union or the employee may initiate separation. Connections Credit Union encourages employees to provide at least 2 weeks (10 business days) written notice prior to intended separation. After receiving such notice, an exit interview may be scheduled by the Executive Management Team or someone designated by the Executive Management Team member. The Executive Management Team has the authority to employ or separate all employees.

The Executive Management Team has the authority to discharge an employee from the employment of Connections Credit Union. As stated above, all employment at Connections Credit Union is "at-will."

That means that employees may be terminated from employment with Connections Credit Union with or without cause, and employees are free to leave the employment of Connections Credit Union with or without cause. Reasons for discharge may include but are not limited those terms related to code of conduct herein.

At the discretion of the Executive Management Team, the employee may be asked to leave immediately or be given a period of notice.

### **Return of Property**

Employees are responsible for Connections Credit Union equipment, property, and work products that may be issued to them and/or are in their possession or control, including but not limited to:

- Cell phone
- Credit/company card
- Office/building keys
- Computers or other office equipment

In the event of separation from employment or immediately upon request by the Executive Management Team or someone designated, employees must return all Connections Credit Union's property that is in their possession or control. Connections Credit Union could withhold the employee's final paycheck or take any action deemed appropriate to recover or protect said property where permitted by applicable laws.

## **G-3 CODE OF CONDUCT**

The following offenses, which are not exhaustive, are examples of misconduct which result in disciplinary action, up to and including, termination of employment.

1. Possession or use of alcoholic beverages or controlled substances on the job or reporting for work under the influence of either. This may include use of drugs or alcoholic beverages during off work hours which affect the employee's efficiency and/or safety on the job. All employees are expected to abide by the Alcohol and Drug Use Provision
2. Sexual or other unlawful harassment.
3. Inappropriate computer, network, internet, social media or digital device usage - accessing, submitting, posting, publishing, forwarding, downloading, scanning, or displaying materials that are obscene, threatening, discriminatory, harassing, or illegal.
4. Using software outside of the license agreement.
5. Damage to Credit Union's property due to negligence.
6. Falsification of employment applications, records or time clock.
7. Clocking in or out for another employee with or without their permission.
8. Altering the punch times of another employee in Connections Credit Union time keeping system.
9. Theft of property belonging to Connection Credit Union or another employee.
10. Acts resulting in injury, fighting or horseplay while Connection Credit Union premises.
11. Immoral conduct that may affect Connections Credit Union goodwill.
12. Insubordination, carelessness, or inefficiency.
13. Failure to return from a leave of absence or vacation when scheduled.
14. Gambling of any kind on Credit Union's premises.

15. Carrying firearms or other dangerous weapons on Credit Union's premises.
16. Absence from work without permission.
17. Actions resulting in conviction from law enforcement directly related to your job.
18. Walking off the job without permission during working hours.
19. Smoking or electronic vaping Connections Credit Union property or in Connections Credit Union vehicles.
20. A violation of the standards of behavior which the employer has a right to expect.
21. Discourtesy or rudeness to any staff or member
23. Using Connections Credit Union equipment for personal reasons without management approval.
24. Sleeping or deliberately loafing during working hours.
25. Violation of established safety rules.
26. Abusive language.
27. Unsatisfactory work performance.
28. Failure to report work related injuries and illnesses, regardless of the severity.
29. Failure to report unsafe working conditions or the need for maintenance or repair of vehicles or equipment.
30. Habitual tardiness or excessive absenteeism.
31. Inability to work in accordance with staff
32. Bullying, intimidation or harassment.
33. Any other reason which may be deemed by Connections Credit Union to make discipline, including termination, necessary.

#### **G-4 CONFLICT OF INTEREST/BUSINESS SOLICITATION/NON-COMPETE/PROPRIETARY CLAUSE**

##### **Conflict of Interest**

Connections Credit Union employees shall not profit from nor have private interest in, either directly or indirectly, a contract or expenditure of Connections Credit Union funds under their control. Employees who may have a conflict of interest in the course of their official duties, whether the matters are regulatory, adjudicative, or contractual, shall withdraw from the conflict without any action taken by the Credit Union.

##### **Engaging in Business or Solicitation**

During work hours and while on the Credit Union's premises, no employee shall engage in any business enterprise other than the employee's faithful performance of their duties in furtherance of the Credit Union's business. During work hours, no employee may solicit the sale of or ask another to purchase any services or merchandise of any kind or nature, without the prior written permission of the Executive Management Team.

##### **Non-Compete Clause**

No employee will be permitted to be involved, directly or indirectly, in any business considered to be in competition with Connections Credit Union. This clause will be in effect while the employee is employed by Connections Credit Union. The scope of the noncompetition clause will include any business activity occurring in Southern Idaho. No former employee shall use, for any purpose whatsoever, any confidential information maintained by the Credit Union.

### **Proprietary Information Clause**

The employee agrees to not make use of or otherwise disclose, directly or indirectly, any trade secret or other confidential or proprietary information concerning Connections Credit Union. This could include but will not be limited to Connections Credit Union's products, employees, members, services, practices, policies, procedures, or contracts.

## **G-5 DRUG AND ALCOHOL FREE WORKPLACE POLICY**

Connections Credit Union is committed to maintaining the highest standards possible for the health and safety of our employees, members, clients, and the public at large. The use of or impairment by drugs and/or alcohol during work hours is contrary to these standards and will not be tolerated. The purpose of this alcohol and drug policy is to maintain the highest safety, health, and work performance standards possible, and to reduce work-related accidents, injuries, and damage, which may be caused by drug or alcohol use or impairment. This policy is also intended to ensure the maintenance of productivity, the quality of products and services, and the security of property.

### **Substance Abuse**

The inability to perform a job properly, having an excessive rate of absenteeism, being disruptive on the job, or otherwise permitting alcoholism or drug use to interfere with work could result in disciplinary action including termination of employment.

### **Prohibited Conduct**

The following conduct is prohibited, and may result in disciplinary action, up to and including termination of employment:

- The unauthorized use, possession, manufacture, distribution, or sale of an illegal drug, controlled substance, or drug paraphernalia on or in credit union-owned property (including company vehicles) or while on company business, or during working hours.
- Storing any illegal drug, drug paraphernalia, or any controlled substance whose use is unauthorized, in or on credit union-owned or supplied property (including company vehicles).
- Reporting to work, working, or acting or appearing on behalf of the Credit Union while under the influence of illegal drugs or a controlled substance whose use is unauthorized.
- Failing to notify the employee's supervisor before beginning work that the employee is taking medications or drugs that may interfere with the safe and effective performance of duties.
- Consuming or using alcohol while on duty, or while performing a safety sensitive function.
- Reporting to work or remaining on duty requiring the performance of a safety sensitive function if the employee is otherwise impaired by or under the influence of alcohol.

## **G-6 SMOKING/VAPING POLICY**

Smoking and vaping is prohibited inside all Connections Credit Union facilities as well as the exterior areas of the branches within 50 feet of building entries, exits, walkways, employee, and member parking areas, and in company-owned or leased vehicles. Smoking is defined as the act of lighting, smoking, or carrying a lighted or smoldering cigar, cigarette, or pipe of any kind. Vaping refers to the use of

electronic nicotine delivery systems or electronic smoking devices such as e-cigarettes, e-pipes, e-hookahs, and e-cigars. The use of chewing tobacco products on credit union-owned property is prohibited.

## **G-7 FRAUD PREVENTION AND INVESTIGATION**

The development and distribution of this management policy on fraud sets a “tone from the top” that dishonesty on the part of employees is totally unacceptable conduct and will not be tolerated. Employees are to be made aware of this attitude on the first day of employment and reviewed annually with employee appraisals and evaluations. This policy establishes responsibility for the deterrence, detection, and investigation of wrongdoing. Employees’ awareness of potential fraud will reduce the opportunity for blame shifting if embezzlement should arise. Specifically designating those responsible for the investigation of fraud decreases the probability that a situation will be compromised or mishandled. To reduce the opportunity for successful litigation from charges of discrimination, wrongful dismissal, and defamation of character, this policy will be adhered to each time embezzlement or fraudulent acts surface.

### **Fraudulent Acts**

These acts are considered fraudulent or dishonest:

1. Manipulation of loan accounts, documents, computer records, shares, or share draft accounts
2. Theft of any kind, including stealing from members’ accounts, overpayment of dividends, or creating fictitious loans
3. Check/share draft kiting
4. Forgeries
5. Unauthorized or unapproved salary advances or overtime reimbursement
6. Intentional violation of credit union rules, internal controls, regulations, or procedures
7. Intentionally failing to secure collateral, to properly record a security interest in collateral, or pledging a member’s shares as collateral without that member’s permission
8. Granting or requesting preferential treatment for ANYONE
9. Unauthorized use of computer time or equipment and software piracy

## **G-8 SEXUAL HARRASSMENT**

Connections Credit Union is committed to providing a work environment that is free from all forms of discrimination and conduct that can be considered harassing, coercive, or disruptive, including sexual harassment. Actions, words, jokes, or comments based on an individual's sex, race, color, national origin, age, religion, disability, or any other legally protected characteristic will not be tolerated. Connection Credit Union will provide and require ongoing sexual harassment training to ensure employees have the opportunity to work in an environment free of sexual and other unlawful harassment.

Sexual harassment is defined as unwanted sexual advances, or visual, verbal, or physical conduct of a sexual nature. This definition includes many forms of offensive behavior and includes gender-based

harassment of a person of the same sex as the harasser. The following is a partial list of sexual harassment examples:

- Unwanted sexual advances.
- Offering employment benefits in exchange for sexual favors.
- Making or threatening reprisals after a negative response to sexual advances.
- Visual conduct that includes leering, making sexual gestures, or displaying of sexually suggestive objects or pictures, cartoons, or posters.
- Verbal conduct that includes making or using derogatory comments, epithets, slurs, or jokes.
- Verbal sexual advances or propositions.
- Verbal abuse of a sexual nature, graphic verbal commentaries about an individual's body, sexually degrading words used to describe an individual, or suggestive or obscene letters, notes, or invitations.
- Physical conduct that includes touching, assaulting, impeding, or blocking movements. Unwelcome sexual advances (either verbal or physical), requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when: (1) submission to such conduct is made either explicitly or implicitly a term or condition of employment; (2) submission or rejection of the conduct is used as a basis for making employment decisions; or (3) the conduct has the purpose or effect of interfering with work performance or creating an intimidating, hostile, or offensive work environment.

If you experience or witness sexual or other unlawful harassment in the workplace; report it immediately to your supervisor. If the supervisor is unavailable or you believe it would be inappropriate to contact that person, you should immediately contact the Human Resources Department. You can raise concerns and make reports without fear of reprisal or retaliation.

All allegations of sexual harassment will be quickly and discreetly investigated. To the extent possible, your confidentiality and that of any witnesses and the alleged harasser will be protected against unnecessary disclosure. When the investigation is completed, you will be informed of the outcome of the investigation.

Any supervisor who becomes aware of possible sexual or other unlawful harassment must immediately advise the Human Resources Department or their immediate supervisor so it can be investigated in a timely and confidential manner. Anyone engaging in sexual harassment will be subject to disciplinary action, up to and including termination of employment.

## **G-9 ATTENDANCE & PUNCTUALITY**

To maintain a safe and productive work environment, Connections Credit Union expects employees to be reliable and to be punctual in reporting for scheduled work. Absenteeism and tardiness place a burden on other employees and on Connections Credit Union. In the rare instances when employees cannot avoid being late to work or are unable to work as scheduled, he/she is expected to notify his/her supervisor as soon as possible. Failure to notify a supervisor of tardiness or frequent tardiness may be cause for disciplinary action.

Absence from work without permission or without notice may lead to dismissal. If an employee cannot report to work due to weather conditions or vehicle breakdowns, the time absent will be charged to PTO. Time taken beyond the employee's accrued PTO shall be taken without pay (refer to the PTO policy).

If an employee is absent due to illness more than two separate times in one month, the supervisor may request documentation for the additional days absent. The documentation will include the nature of the illness, the treatment plan, and treating physician's name. This will also apply to time taken for sick family members.

At the discretion of the supervisor, an employee out on sick leave for more than three consecutive days may be required to provide a doctor's statement. Situations requiring the statement include:

- Injury
- Surgery
- Extended serious illness
- Illness / injury affecting the ability to perform job functions
- Repeated illness / injury lasting more than three days
- Repeated family illness lasting more than three days.

Scheduling and normal day-to-day operations can become very difficult when employees have frequent absences due to illness, family illness, or personal reasons. Employees showing absentee trends in specific days or times of the month, or who are consistently absent multiple times in a month will be notified by their supervisor that their actions are disruptive to the operations and need to be dealt with. Continued abuse will lead to further disciplinary action or dismissal.

## **G-10 INCLEMENT WEATHER**

From time to time unexpected events such as inclement weather may make it difficult to travel into work. Employees will be paid their normal wage if the Executive Management Team determines the weather/situation is too severe for the employee to travel. This time will not be used in the calculation for overtime. If the Executive Management Team feels like it is safe to come to work but the employee feels they cannot make it in, they will be charged PTO. Branch Supervisors need to inform Executive Management of emergency conditions. If a situation occurs where employees are required to evacuate the premise, they will be considered "on call" and must return to work within 30 minutes of reinstatement.

## **G-11 BODY ART/JEWELRY/ DRESS CODE/HYGIENE PROVISION**

### **Body Art/Jewelry**

Connections Credit Union expects all employees to exercise appropriate judgment regarding personal appearance, dress and grooming to be most effective in the performance of their workplace duties. The Credit Union recognizes that personal appearance is an important element of self-expression and strives not to control or dictate appropriate employee appearance. If management determines an employee's jewelry or tattoos may present such a conflict, the employee will be encouraged to identify appropriate

options, such as removal of excess or offensive jewelry, covering of tattoos, transfer to an alternative position, or other reasonable means to resolve the conflict. All employees are representatives of Connections Credit Union and therefore personal appearance should:

- Present a professional or identifiable appearance for members and co-workers.
- Promote a positive working environment.
- Limit distractions caused by tattoos or body piercings.
- Ensure and promote safety while at work.

### **Prohibited Tattoos and Body Piercings**

Some tattoos and body piercing are unacceptable for work at any time. The following list provides some examples, although it is not a complete list:

- No visible facial tattoos are allowed (excluding tattoos for natural looking cosmetic enhancements, such as eyebrows, lips, and eye liners).
- Tattoos that contain offensive words, messages, slogans, or pictures, including but not limited to those displaying nudity, sexual acts, gender, race, religion, disability, or national origin, and/or may be perceived to be gang-related shall be covered and/or not visible while on duty.
- Objects, articles, jewelry (including ear lobe expanders), or ornamentation of any kind shall not be inserted, attached to or through the skin if visible on the tongue, any part of the mouth, or cheek. A single (1) stud or ring may be displayed in one (1) nose and/or one (1) eyebrow piercing if it does not exceed ½ inch in size.
- Any non-conforming piercing insert shall be removed, covered, or replaced with a clear insert.

If an employee has a question about how the tattoo and body piercing policy is applicable to them, the matter should be immediately raised with their supervisor for consideration and determination.

### **Dress Code**

This is a general overview of appropriate business casual attire. The list details what is NOT acceptable as business casual attire and is subject to change. Business casual attire is required except on days that are deemed as casual or: "Casual Friday Dress". Even though the standard of dress may be relaxed on these days, employees must keep to a quality standard of dress.

No dress code can cover all contingencies, so employees must exert a certain amount of judgment in their choice of clothing to wear to work. If you experience uncertainty about acceptable, professional business casual attire for work, please ask your supervisor or your Human Resources Department.

### **Prohibited Business Attire**

The following list provides some examples, although it is not a complete list:

- **Slacks, Pants, and Suit Pants**  
Sweatpants, loungewear, exercise pants, shorts, bib overalls, leggings not covered with a mid-thigh length dress or shirt, and any spandex or other form-fitting pants designed for

exercise. Denim pants (except for Casual Fridays or Connections Credit Union approved promo days)

- **Skirts, Dresses, and Skirted Suits**

Short, tight skirts are inappropriate for work. Miniskirts (skirts that are not to the knee).

- **Shirts, Blouses, and Jackets**

Sleeveless shirts/blouses, tank tops, midriff tops, revealing shirts with potentially inappropriate words, terms, pictures, cartoons, or slogans, halter-tops and sweatshirts and hoodies and largely printed logo shirts on chest and back. (excluding Connections Credit Union logo shirts on causal Fridays)

- **Shoes and Footwear**

Flip flops intended for beachwear and slippers are not acceptable for work. Heavily worn, dirty footwear with tears.

### **Casual Friday**

On management-designated “promo dress days,” such a casual Friday, or a special event, employees may wear more informal attire than usual. Informal attire includes: one-shade jeans or dark denim and promo or Connections Credit Union logo shirts. However, employees are still required to wear neat, clean, and pressed clothing. No jeans with holes, fading, discoloration, frayed bottoms, or patches will be allowed.

Any employee who chooses not to wear promo dress will be expected to dress in acceptable business casual attire.

### **Perfumes/Cologne**

Remember, that some employees are allergic to the chemicals in perfumes and make-up, so wear these substances with restraint.

### **Hair Color/Personal Hygiene**

#### **Hair Color**

Connections Credit Union may use the discretion in determining the acceptable limits of hair coloring or styles. Extremes that would be distracting or give the appearance of an unprofessional workplace will not be allowed. An example would be hair that *is not* of natural color may not be acceptable. Hair, beards, and moustaches must be kept neat, clean, and controlled.

#### **Personal Hygiene**

Employees whose personal hygiene presents a problem or concern will be so advised by their immediate supervisor. Employees are expected to present a professional appearance during all business hours and after hour events. It will be the employee’s responsibility to take appropriate action to correct the problem.

### **Hats and Head Covering**

Hats are not appropriate in the office. Head covers that are required for religious purposes or to honor cultural tradition are allowed.

## G-13 BANK BRIBERY ACT

Employees of Connections Credit Union should not seek or receive, or even give the appearance of seeking or receiving, anything of value in exchange for any direct or indirect benefit which would compromise the integrity of the Credit Union. We are bound to comply with the Bank Bribery Act and expect each employee to become familiar with those requirements and guidelines.

Connections Credit Union recognizes that from time to time our members, vendors and partners wish to thank employees for their excellent service with a gift. Employees may graciously accept gifts of nominal value such as food products. Employees should check with their supervisor prior to accepting anything else.

If you have any questions or feel uncomfortable about a gift that was given by a member, please contact your direct supervisor.

## G-14 COMMUNICATION/CULTURE POLICY

Information is distributed to employees by a variety of different methods including email notifications and required meetings. Employees are responsible for reading all communications as well as attending and actively participating in all meetings. Questions and discussions are always encouraged by everyone.

At Connections Credit Union, courtesy, tact, respect, and consideration with fellow co-workers and members of the Credit Union are expected.

### **Member Communication**

Our desire is to respond to our members' needs and concerns in a timely and professional manner. Employees are expected to maintain a professional business-related relationship and boundary with Connections Credit Unions members, vendors, and partners.

### **Problem Resolution**

We want to encourage open communication, feedback, and discussions about any matter of importance to any employee. We recognize that on occasion employees may have concerns, questions, problems, or perceived problems with various aspects of their job, working relationship(s), and/or work environment.

Timely discussion of a concern can frequently be resolved before it becomes a problem. Therefore, employees are encouraged to discuss any concern with their immediate supervisor when it first develops. This provides the supervisor an opportunity to become aware of the circumstances as seen by the employee and correct any misunderstanding there might be. However, if the supervisor and employee cannot resolve the matter, it will be referred by the supervisor to a member of the Executive Management Team.

### **Handling Differences**

Differences of opinion should be handled privately and discreetly. Gossip and backbiting are to be avoided. Communicate directly with the person or persons involved to resolve differences.

### **Complaints and Grievances**

Those things which will IMPROVE business or situations will always be welcomed when delivered with respect and tact. Employee complaints and grievances must be referred to the employee's immediate supervisor first. If the supervisor and employee cannot resolve the complaint or grievance, the matter will be referred by the supervisor to the Executive Management Team.

### **Work Atmosphere**

Employees will strive to maintain a civil work atmosphere and refrain from shouting, yelling, using vulgarities, or swearing at co-workers or members. Connections Credit Union is a work environment free from disparaging remarks about religion, ethnicity, sexual preferences, appearance, and other non-work-related matters. Each employee has the responsibility to foster an understanding of others' differences to create an environment where those differences contribute to a better organization.

### **Open Door Policy**

We encourage an environment of open communication. If something about your job is bothering you or if you have a question, concern, idea, or problem related to your work, please discuss it with your immediate supervisor as soon as possible. If for any reason you do not feel comfortable bringing the matter to your supervisor, feel free to raise the issue to the Human Resources department.

## **G-15 WHISTLEBLOWER POLICY**

### **Background**

The Federal Credit Union Act, Section 1790b 213, provides that no insured Credit Union may discharge or otherwise discriminate against any employee with respect to compensation, terms, conditions, or privileges of employment because the employee (or any person acting pursuant to the request of the employee) provided information regarding any possible violation of any law or regulation by the credit union or any director, officer, or employee of the credit union.

### **Policy**

The credit union requires directors, committee members, officers, and employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. It is expected that all employees, officers, directors, and committee members of the credit union practice honesty and integrity in fulfilling their responsibilities and comply with all applicable laws and regulations.

### **Reporting Responsibility:**

It is the responsibility of all employees, officers, directors, and committee members to comply with and to report violations of suspected violations in accordance with this policy.

### **No Retaliation:**

No employee, officer, director, or committee member who in good faith reports a violation of the policy shall suffer harassment, retaliation, or adverse employment consequences. An employee who retaliates against someone who has reported a violation in good faith is subject to discipline up to and including termination of employment. This policy is intended to encourage and enable employees and others to raise concerns within the credit union prior to seeking resolution outside the credit union.

**Reporting Violations:**

Employees should share their questions, concerns, suggestions, or complaints with their immediate supervisor. If the employee is not comfortable speaking to their immediate supervisor or not satisfied with the supervisor's response, the employee should report the concern to HR or the EXECUTIVE MANAGEMENT TEAM. If the employee is still not satisfied, the Supervisory Committee may be contacted directly by email at [Supcommittee@connectidaho.org](mailto:Supcommittee@connectidaho.org), or by mail to:

Supervisory Committee  
P.O. Box 4061  
Pocatello, Id. 83205

**Accounting and Auditing Matters:**

The Supervisory committee shall address all reported concerns or complaints regarding credit union accounting practices, internal controls, or auditing.

**Acting in Good Faith:**

Anyone filing a complaint concerning a violation or suspected violation of this policy must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offence.

Violations or suspected violations may be submitted on a confidential basis by the complainant or may be submitted anonymously. Reports of violations or suspected violations will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

## SECTION H: STAFF PROCEDURES

### H-1 LENDING AND COLLECTIONS POLICY

From time to time Connections Credit Union will establish policies to be followed by the lending and collections staff. These policies and procedures are referenced in a separate document found on the intranet. Please reach out to a member of the lending team or the HR department to access this handbook. Familiarity with these policies is important based on position held at Connections Credit Union. Any failure to honor and comply with such policies will be grounds for discipline, including dismissal. Please refer to additional Lending and Collections policy in procedures handbook.

### H-2 COMPANY AUTHORIZED VEHICLE POLICY

We want to ensure strong safety practices while operating a company vehicle. Our company vehicles advertise the Credit Union. We want you to be good marketers for the Credit Union and show respect to other drivers while operating any company vehicle.

### **Qualifying to Drive a Company Vehicle**

Each employee is required to have a current driver's license on file with the Connections Credit Union HR department.

- Each Connections Credit Union employee will need to have a safe driving record to operate a company vehicle.
- Connections Credit Union can revoke access to company vehicles at their discretion.
- Employees will need to demonstrate a need for the company vehicle and get approval from their supervisor to ensure that the vehicle is available for usage.
- Any company car will need to be reserved and added to the calendar so that usage and availability of the car can be determined.

### **Rules to Drive a Company Vehicle**

- Any driver of a Connections Credit Union vehicle is required to obey all traffic laws and to be courteous to other drivers.
- Report any damage or problems to the vehicle immediately to a member of the HR department or a member of the Executive Management Team.
- Employees are responsible to report any changes to their driving privileges immediately. This includes reinstatement or suspension of their driver's license.
- Smoking or vaping in a company vehicle is not permitted.
- Employees cannot lend or borrow the company vehicle to anyone while it is in their possession.
- Employee is encouraged to use Bluetooth when they need to use their phone.
- Texting while in a company vehicle is not permitted.
- Employees are not permitted, under any circumstances, to operate a company vehicle when any physical or mental impairment causes the employee to be unable to drive safely.
- Employees shall not operate any vehicle while using or consuming alcohol, drugs, or prescription medications that may affect their ability to drive.
- Non-employees and non-business passengers (friends and family) are prohibited from driving in the company vehicle.
- Company vehicles should always be locked when parked or unattended. If the vehicle is left unlocked, employees will be responsible for items stolen or taken from the vehicle.
- Be respectful towards others that need to use the car. Clean out any trash as well as any personal or company property from the vehicle after use.
- Anyone who violates these rules are subject to disciplinary action.

### **Vehicle Accident Procedures**

- Employee is required to contact a member Executive Management Team/HR and the Branch Supervisor immediately. All accidents are required to be reported to Connections Credit Union with 24 hours of an accident.
- Follow local guidelines with other drivers to exchange information if another driver is involved in an accident with a company vehicle.
- Notify local police of any incident when needed.
- Do not accept responsibility or guarantee payment without authorization from a member of the Executive Management Team
- Paperwork with insurance and registration information can be found in the glove compartment of each vehicle.

- Accident instructions can be found in the glovebox of every company vehicle.

**Connections Credit Union is Responsible for:**

- The company will ensure vehicles are safe before assigning company cars to any employee.
- Employer through designated individual will schedule regular maintenance on all company vehicles.
- Connections Credit Union will provide car insurance and registration on each of the company vehicles.

**The Employee is Responsible for:**

- The Credit Union will not pay for any fines incurred by employees violating traffic laws when ticket is issued to the employee.
- The Credit Union will not make bail for employees who are arrested while driving a company vehicle.

**When to Use the Company Vehicles:**

- Travel between branches
- Community events
- Business errands (shopping for hospitality items, drop off or pick up of business documents, the storage unit)
- Business travel (training, orientation)

### H-3 ACCIDENT REPORTING/INJURY

Immediately obtain proper medical treatment for any injury or sudden illness you experience. If you are a witness to an accident that may have caused a serious injury, whether it is a coworker or a member, you should immediately call 911. ***Employees are cautioned never to personally administer medical treatment unless employee is certified to administer emergency care.***

All incidents, no matter how minor, should be reported as soon as possible, but no later than the end of your workday to your direct supervisor. If your supervisor is unavailable, you should contact a member of the HR department.

Employees are asked to cooperate in the completion of appropriate accident documentation such as workers compensation forms or accident report forms. These can be obtained through the HR department. Please refer to additional Accident Reporting/Injury reporting in procedures handbook.

### H-4 COMPANY CELL PHONE

These guidelines represent Connections Credit Union Employee Cell Phone Appropriate Use rules. They are intended to provide guidance but do not attempt to state all required or prohibited activities by users. Cell Phone Use Is a Privilege, not a right.

Personal use of cell phones and other devices at the employee's work area will not be allowed. Unless the cell phone is issued by Connections Credit Union, or a personal phone is used for business reasons, all cell phones should be stored in a jacket or handbag. Connections Credit Union understands that there

may be times, due to family matters or other important situations, where the employee may need to communicate via text or call on a personal cell phone. If this situation does come up, the employee should step away from the work area or close their office door. Personal calls, texts, or social media should be done during a break or lunch. Abuse of this privilege will lead to the following disciplinary actions:

**1st Violation:** Employee will be reminded of the policy in effect and be asked to put the phone away.

**2nd Violation:** Employee will again be reminded of policy and be asked to turn phone off and remove it from the work area. The second warning will also include a reminder that a 3rd policy violation within a 90-day period will result in a one-day suspension without pay.

**3rd Violation:** If a third violation occurs within a 90-day period, the employee will be suspended for one day without pay. Continued violations will result in termination.

## H-5 EXPENSE AND REIMBURSEMENT POLICY

Purchases for basic office supplies will be done by each branch individually with the supervisor approving larger orders. The supervisor will provide the Member Service Supervisor with a receipt or bill documenting the purchase when necessary. Purchases not used in the ordinary day-to-day operations under \$300.00 may be approved by a supervisor. Documentation will be provided for billing purposes. Purchases over \$500 must be approved by the Executive Management Team. The department supervisor will present the request for the purchase. The supervisor will be responsible for providing documentation to the Member Service Supervisor for billing purposes. Purchases of single items over \$5,000 will be approved by the Executive Management Team. Purchases over \$10,000 will be approved by the Board of Directors. Marketing-related expenses approved by the Executive Management Team will be excluded from other required approvals.

### **Reimbursement**

Employees will be reimbursed for actual costs if paid from personal funds. Receipts will be required on all expenses. Travel reimbursements for actual costs and mileage will be paid if the travel was approved by the employee's supervisor. A detailed listing of all expenses, along with receipts related to conferences or extended travel including parking receipts will be required.

### **Use of Corporate Credit Card**

Only business-related charges are authorized with the corporate credit card on all purchases. Receipts for all purchases will be required. Each receipt should have an explanation of the purpose of the charge. Missing receipts will be identified on a separate report provided to the Supervisory Committee. The Committee will have final say on whether a missing receipt needs to be ordered. The Committee will sign off on each statement and missing receipt report as having reviewed the charges. Credit card charges and receipts related to travel or conference should be submitted with a detailed expense report of the event or identify the purpose of the charge on the receipt including parking receipts. Visa expense reports must be submitted by the end of the month to your direct supervisor.

## H-6 TRAVEL POLICY

It is Connections Credit Union's policy to reimburse staff for reasonable and necessary expenses incurred during approved work-related travel. All staff will need to seek authorization from their supervisor prior to travel arrangements being made. Plan and include all travel expenses, including food and lodging costs associated with travel, before seeking approval.

### **Travel Advances**

Travel advances may be given to employees attending a conference or traveling for two or more days. The advance can be used for any expenses related to the event. Receipts for all expenses will be required and submitted to the supervisor. The amount of travel advance will be determined by the supervisor.

### **Guest Travel**

If a Board member, Supervisory Committee member, or Advisory Board member is accompanied by a guest on Credit Union related travel, all guest expenses will be paid by the Credit Union. Guests will be reimbursed for no more than two official functions per year. If a paid staff member is accompanied by a guest on an official Credit Union event, guest expenses will be reimbursed up to a maximum of \$200.00. Documentation as outlined in this policy will be required.

### **Hotel Expenses**

If an approved event requires a hotel stay, the hotel expenses for employees and volunteers will be paid by the Credit Union for the night before an approved event, during the event, and the night after the event concludes. Exceptions to this must be approved by the Executive Management Team or the Board of Directors.

### **Entertainment/Business Development Expenses**

Expense reimbursement related to new member events, existing member events, or miscellaneous business development events must be approved by the Executive Management Team if over \$25.00. These event-related expenses include meals, special outings, gifts, and donations. Expenses charged to the corporate credit card must have a receipt detailing the amount, purpose, and names. Reasonable personal entertainment expenses will be allowed while attending official Credit Union functions. Receipts or documentation will be required for personal entertainment.

## H-7 INFORMATION SECURITY/INTERNET AND SOFTWARE USE

These rules represent Connections Credit Union Internet and Appropriate Use. They are intended to provide general guidelines and examples of prohibited uses but do not attempt to state all required or prohibited activities by users. Failure to comply with these rules may result in loss of computer and Internet access privileges, disciplinary action, and/or legal action. Do not disclose personal passwords to co-workers or leave passwords in a visual area where they may be seen or copied.

### **Internet Safety**

Never give out personal information, passwords, PIN numbers, etc.

- Remember that personal information includes your name, age, e-mail address, the names of family or friends, your home address, phone number (cell or home) or workplace name

- Do not respond to "spam" or unsolicited e-mail
- Never respond to phishing attempts (a deceptive computer-based means to trick individuals into disclosing sensitive information such as your password, social security number, etc.)

No action is foolproof, but there are steps staff can take to protect themselves on-line and lessen the chance of becoming the victim of unsolicited messages

## H-8 REMOTE ACCESS SECURITY

When necessary for a specific position or job, Connections Credit Union may issue a laptop to an authorized employee to be used for remote access to our network and/or software. Remote work outside of branches opens Connections Credit Union up to security risks. While these risks are sometimes beyond our control we will train and encourage all employees to use precaution to mitigate these threats.

The purpose of this policy is to define rules and requirements for connecting to the network from a remote access laptop or device. The goal of Connections Credit Union is to minimize the potential of a breach in confidential information. This could include a loss of sensitive member information, confidential credit union data, damage to internal systems, or any other financial liabilities.

This policy applies to all employees that are issued a laptop or other remote access device used to connect to the network. This policy applies to anyone that uses a personal device to access Credit Union software or applications that may include business sensitive information. Connections Credit union will look at security risks that were compromised outside and inside the network.

Each Connections Credit Union employee agrees to provide a safe and secure location for any equipment that is owned by Connections Credit Union. The employee agrees that no other individual will have use of such equipment. All equipment, records, and materials provided by Connections Credit Union will remain Connections Credit Union property. Connections Credit Union may request access to its equipment and materials if needed. The employee will also be responsible for safekeeping of records and materials while outside branch walls or secure locations. Any employee that is given a remote access device must sign an agreement outlining our policies and security procedures.

### **VPN Security Guidelines**

Any Connections Credit Union employee who is granted access to the network via Virtual Private Network (VPN) understands that sensitive member and confidential Credit Union data is located on the network and will abide the following terms.

Access to Connections Credit Union VPN may only be done via a secured network or wireless connection. Access via open networks is prohibited. This includes but is not limited to coffee shops and other free and/or public Wi-Fi locations.

- Employees will not install or download programs to or from the network.
- Employees will save all files directly to the network and will not save any Credit Union or member information on their home computer. Only work-related files will be saved to the network.

- Both the IT department and Executive Management Team will be notified immediately if a computer is compromised or stolen.
- Employees are required to log off the VPN connection anytime they leave the computer unattended and before ending the VPN session.
- In cases where there may be a security breach, there is an understanding that VPN access may be revoked at any time without prior notice.
- VPN software is not to be duplicated in any form or given to anyone else but returned to the IT department when installation is done.
- No one will have access aside from the employee to view materials on the network.
- Employees will not email confidential Credit Union or member information to anyone outside the Credit Union or to an email address other than an internal Connections Credit Union email address.
- Screenshots will not be taken on remote PCs of members' account numbers or Personally Identifiable Information (PII) data. The only exception is troubleshooting with IT and transmitting of image will only be sent over secure email.

#### **Reporting Damaged, Lost, or Stolen Equipment**

Employees possessing any device issued by Connections Credit Union are responsible for and expected to always maintain the highest standards of transportation, safekeeping, and storage of the device/s to ensure maximum security of the device and its contents. If a laptop or device issued by Connections Credit Union is damaged, lost, or stolen, employees must immediately report the incident to a member of the Executive Management Team. If an employee's personal device that is used to access Connections Credit Union software or applications is lost or stolen, employees must report the incident to a member of the Executive Management Team as soon as possible.

#### **Work from home provision**

As a temporary arrangement and if their position allows, there may be an opportunity or need to work from home. Employees will need to sign a work from home agreement that outlines the expectations and safety requirements that we expect an employee to take while they work from home.

## **H-9 SOCIAL MEDIA**

This policy has been established to define appropriate behavior for employees who are using social media. All employees are expected to represent Connections Credit Union professionally during and outside of work hours. Employees are ambassadors of the Connections Credit Union brand and as such have a responsibility to uphold the Connections Credit Union mission and values in interactions with the community.

Connections Credit Union respects every employee's right to free speech, but in online forums business and personal life may intersect. Employees are cautioned to be aware that any information posted online could be seen by members, colleagues, and supervisors.

Social media is a group of internet-based applications that enable users to create and share content or to participate in social networking. They are also a place where people exchange information, opinions, and experiences to learn, develop and have fun. Connections Credit Union recognizes the vital importance of participating in these online conversations and are committed to ensuring that participation in online social media while maintaining the values of the credit union. Connections Credit Union's daily responsibilities to members are always priority and participating in social media will always be secondary to taking care of members. This policy provides practical advice to avoid issues that might arise by careless use of social media in the workplace. The term, "social media", refers to a variety of online communities like blogs, social networks, chat rooms and forums – *not only* platforms for example: Facebook or Twitter.

### **Employee Use**

Connections Credit Union agrees to let its brand ambassadors have access to their personal accounts at work limited to breaks and lunch periods.

Connections Credit Union expects that employees adhere to the Confidentiality Policy. Employees must Represent the Credit Union in a respectful, professional, and positive manner when posting to the employee's personal social media pages. Employees must adhere to the following:

- Employees need to be transparent: Ensure others know that personal accounts or statements do not represent Connections Credit Union. Employees must disclose their affiliation with Connections Credit Union and not as a spokesperson for the Credit Union. Examples of affiliation statements on employee profiles may be stated for example: "I'm an employee of Connections Credit Union and these are my personal opinions."
- Be Responsible: Do not spread false information, rumors or misleading claims about Connections, our products, and services. If the comment warrants a response, inform the Marketing Department to respond.
- Avoid any defamatory, offensive, or derogatory content. Be respectful of others' opinions.
- Reviews, Comments, Concerns: Do not respond to reviews, comments, or concerns left on an internet site. If the comment warrants a response, inform the Marketing Department to respond.
- Avoid deleting or ignoring comments for no reason.
- Correct or remove any misleading or false content as quickly as possible.

Executive Management Team, HR and the Marketing Department reserves the right to determine if a post/comment while representing the Credit Union, will need to be removed immediately. Employees must avoid the following:

- Do not give out personal information. This includes information about members, fellow employees, or volunteers.
- Do not violate copyright law. Employee cannot claim authorship of the content if not written by the employee. If an employee uses another party's content, that party must be credited for the post and directly stated and the party must approve the content to be published on the employee's personal page before posting. Employee will not use the copyrights, trademarks, publicity rights, or other rights of others without the necessary permissions of the rightsholder(s).

- Do not share promotional offers before they are active or after they have ended. Sometimes Connections Credit Union will send out emails discussing future promotional offers in advance. Do not share these offers before the specified date that the promotion starts, or after the promotion ends.
- Do not post content that has not been approved through the marketing department. All original content must be submitted, reviewed, and approved by the marketing department before posting to any social media site. This is to ensure all compliance needs have been met and is appropriate within the context of the post.
- Do not create social media accounts using the Connections brand.
- Do not distribute financial or tax advice.

Failure to follow these guidelines may result in disciplinary action up to and including termination.

## H-10 BUILDING SECURITY POLICY

### **Opening and Closing the Branches**

The first person to arrive at the branch needs to do a survey of the property. He/she will check for anything suspicious activity before entering the building. If the building is deemed unsafe to enter or something does not feel right, the opener should inform his/her direct supervisor or a member of the Executive Management Team immediately and do not enter the building.

### **Access to Building**

Employees that have completed their probationary period will be given a key to the building to allow access when coming to work, although there may be an instance where a Supervisor may have to provide a key before an employee's probation period is complete. Only select employees will have the alarm code. Employees are responsible for their own keys; they are not to be loaned to other employees. No duplicates of issued keys are to be made without authorization from the Executive Management Team. Loss or theft of keys should be reported to the Executive Management Team immediately. All keys must be returned upon termination or other request.

Employees are prohibited from sharing security codes with anyone. Should you forget your security code you must contact a member of the Executive Management Team.

Security is everyone's responsibility. Employees who notice or observe any suspicious signs of theft or potential breaking and entering are asked to report them immediately to the Executive Management Team.

### **Using Branches During Off Hours**

If an employee stays late, arrives early, or utilizes the buildings to work on the weekends we want the employee to take precautionary measures to ensure that the building and their safety is not compromised. To use the building during off hours, Connections Credit Union will need to authorize users. We will require them to be familiar with the credit union's expectations.

### **Building Emergency Plan**

Each branch is laid out differently and emergency plans for each building can be found in the employee breakroom. Please refer to additional Building Security in procedures handbook.

## H-11 BRANCH SECURITY

Connections Credit Union is committed to ensuring that all employees work in a safe environment. Creating a safe work environment requires awareness towards injury prevention and cooperation in all safety matters by all employees.

### **Be alert**

Pay attention to who is in the branch and know who belongs there. Become familiar with the faces of members and others that come into the branch frequently. Pay attention to people who behave suspiciously.

### **Greet People Immediately**

Make a habit of greeting people as soon as they enter the branch. Ask them how you can help them. This technique will allow you to determine why the individual is there and will often deter or discourage potential crimes. Criminals typically do not like to be recognized or noticed and being alert will cause criminals from doing something that they can later be identified for. We want to encourage employees that cannot assist members right away to try and at least make eye contact with them. Acknowledgement of their presence is key.

### **Ensure adequate staff in branches**

The most vulnerable times for things to happen in the branches are early in the morning, during lunch hour, or near the end of the day. It is important to have enough staff to provide proper surveillance.

There should always be at least 2 people in the branch when it is open for typical business hours. No one should ever be at the branch alone if it is open for business.

When closing a branch for the day there should be 2 people to ensure that the vault has been securely closed and locked, that the front door is closed and locked correctly, and that the building alarm system is set properly. For safety reasons, it is preferred that the 2 branch closers walk out to their cars together. This is especially important during the winter months when it gets dark before the branch closes. Please refer to additional Branch Security in procedures handbook.

## SECTION I: COMMUNITY INVOLVEMENT

### I-1 INTRODUCTION TO COMMUNITY INVOLVEMENT

#### **Community Involvement Focus**

Community Involvement is a key piece to Connections Credit Union's marketing strategy that is used to build brand awareness and to provide the opportunity to interact directly with the communities that we serve. This form of marketing is a more personal approach compared to traditional advertising channels such as radio, television, and print. With a highly competitive market, we must take advantage of the opportunities that fit our strengths. Our ability to build relationships with current and potential members is what sets us apart from our competition. We choose to focus our marketing efforts on participation and communication with the communities we serve through event opportunities.

## **We Want You**

Each of us brings a different perspective on how Connections Credit Union can benefit our members. We are unique in that the staff members we meet at an event is the same staff member we will meet at the local branch. The ability to build strong relationships is what makes staff an invaluable part of the Connections Credit Union team and builds a strong foundation for the Credit Union to grow from. There are two ways that we want employees to be involved in the community. The Credit Union encourages participation through community events and through community service. The difference between the two and how Employees can be involved is outlined in a separate Procedures handbook. Please refer to additional Community Involvement in procedures handbook.

## **SECTION J: CHANGES TO HANDBOOK AND PROCEDURES**

### **J-1 OTHER POLICIES AND PROCEDURES**

From time to time Connections Credit Union will establish department and company policies and procedures to be followed by employees. Any failure to honor and comply with such policies will be grounds for discipline, including dismissal. These policies can be found in a separate handbook and available through the HR department or the employee's direct supervisor. These may include but are not limited to our Bank Secrecy Act, Customer Identification Program, Identity Theft Protection Program, Incident Response Policy, or any other banking or specific position-related policies and procedures.

### **J-2 CHANGES IN POLICY**

Any proposed changes to these policies will be submitted by Connections Credit Union's EXECUTIVE MANAGEMENT TEAM to the Board of Directors' personnel policy committee for review. After reviewing any comments or suggestions, which are submitted in writing, the proposed changes will then be voted on by the Board of Directors. After approval by the Board of Directors of any changes, the EXECUTIVE MANAGEMENT TEAM will then prepare a revised edition of these policies for distribution to all employees. All changes to this personnel policy will become effective on the first day of the month following the change date. All changes to this policy shall be posted in the Intranet. The employees will be required to sign a statement stating that they have received a copy of the changes and that they understand them. This statement will then be included in each employee's personnel file.

**EMPLOYEE HANDBOOK ACKNOWLEDGEMENT**  
**Connections Credit Union**

**SIGNATURE**

I hereby certify that I have received a copy of the Employee Handbook and I understand it is my responsibility to read and ask questions, if necessary, regarding this information. I understand that ALL Connections Credit Union employees are at-will employees, subject to the employee's and employer's rights afforded by law, and that this personnel handbook does not constitute a contract of employment.

I HAVE READ AND UNDERSTAND THE CONTENTS OF THIS DOCUMENT.

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Date Received by Employee

\_\_\_\_\_  
Employer's Signature

\_\_\_\_\_  
Date Received by Employer

HR  
01/2021