



Employee Handbook

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HB1001: Employee Handbook Receipt and Acknowledgement

Employee Handbook Receipt and Acknowledgement

I have received a copy of the Employee Handbook and have been given the opportunity to ask questions about it. I understand that the Handbook outlines Credit Union West's benefits, policies, and employee responsibilities. I agree to familiarize myself with the information in this Handbook, will ask questions of my Manager or Human Resources Management when necessary, and will comply with the policies and procedures summarized.

I UNDERSTAND THE INFORMATION IN THIS HANDBOOK IS INTENDED TO ACQUAINT EMPLOYEES WITH GENERAL POLICIES AND PRINCIPLES AND IS NOT A CONTRACTUAL COMMITMENT BY CREDIT UNION WEST. NO COMPANY POLICY, PROCEDURE, OR PRACTICE IS A CONTRACT OR A GUARANTEE OF TERMS AND CONDITIONS OF EMPLOYMENT. NO PERMANENT EMPLOYMENT OR EMPLOYMENT FOR ANY SPECIFIC TIME PERIOD IS INTENDED OR IMPLIED, AND THE EMPLOYMENT-AT-WILL RELATIONSHIP IS NOT ALTERED BY ANY COMPANY POLICY, PROCEDURE, OR PRACTICE. EMPLOYEES ARE EMPLOYED FOR NO SPECIFIC PERIOD OF TIME, AND EMPLOYMENT MAY BE TERMINATED BY THE COMPANY OR MYSELF, AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE AND WITH OR WITHOUT PRIOR NOTICE. NO SUPERVISOR, MANAGER, OR COMPANY REPRESENTATIVE, OTHER THAN THE CEO/PRESIDENT, HAS THE AUTHORITY TO ENTER INTO ANY EMPLOYMENT CONTRACT OR AGREEMENT, INCLUDING BUT NOT LIMITED TO ONE FOR EMPLOYMENT FOR A SPECIFIC DURATION OR WHICH OTHERWISE ALTERS THE AT-WILL NATURE OF EMPLOYMENT. ONLY A SEPARATE, EXPRESS WRITTEN AGREEMENT SIGNED BY THE CEO/PRESIDENT OF CREDIT UNION WEST AND DESIGNATED AS AN EMPLOYMENT CONTRACT, SPECIFIC AS TO ALL MATERIAL TERMS, OR SOME KIND OF RECOGNIZED COLLECTIVE BARGAINING AGREEMENT, CAN CREATE ANY SUCH CONTRACT AND CHANGE THE AT-WILL NATURE OF THE EMPLOYMENT RELATIONSHIP.

Employment-at-will does not impact employees' rights to negotiate singly or in a group and participate in concerted activities regarding the terms and conditions of their employment under the National Labor Relations Act.

I also understand that as a condition of employment and to ensure workplace security and safety, all Credit Union West facilities, company property (including but not limited to computers, internet, desks, workstations, electronic and hard copy files, voicemail, and email), and employees' personal property at work may be inspected upon request, and/or with or without permission or advance notice. I consent to such monitoring and inspection and understand that I cannot expect personal privacy when using company equipment or communications systems.

I understand that Executive Management, at its complete discretion, may modify or eliminate these summarized policies and procedures or any policy, practice or procedure at any time without notice. I realize I will be responsible for complying with future changes in company policies, practices, and rules. I also acknowledge that no employee or company agent has the authority to allow me to engage in any conduct or behavior that is inconsistent with the Handbook.

Signature:

Date:

Please sign and date this receipt and return it to Human Resources for placement in employee files.

Print Name:

HB1010: Introduction to the Handbook

Purpose of the Handbook

This Handbook is Credit Union West's general guide of human resource policies. It is not comprehensive, does not address all employment issues or policy exceptions, and is not intended to provide specific details in all areas. Many issues (such as benefits) are addressed in detail in other official documents that are controlling. Consequently, employees are encouraged to contact Human Resources Management or their Manager with their questions.

Policies Are Not Contracts or Guarantees of Rights

THESE POLICIES ARE NOT CONTRACTUAL EMPLOYMENT COMMITMENTS AND MAY BE CHANGED OR REVOKED AT ANY TIME. NO POLICY IS INTENDED AS A GUARANTEE OF TERMS OR CONDITIONS OF EMPLOYMENT OR OF BENEFITS OR RIGHTS. NEITHER THIS HANDBOOK NOR ANY COMPANY POLICY ALTERS THE EMPLOYMENT-AT-WILL RELATIONSHIP IN ANY WAY. EMPLOYMENT MAY BE TERMINATED AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE OR NOTICE. EMPLOYEES MAY ALSO RESIGN AT ANY TIME. ONLY A SEPARATE, EXPRESS WRITTEN AGREEMENT, SIGNED BY THE PRESIDENT AND DESIGNATED AS AN EMPLOYMENT CONTRACT, SPECIFIC AS TO ALL MATERIAL TERMS, OR SOME KIND OF RECOGNIZED COLLECTIVE BARGAINING AGREEMENT, CAN CREATE ANY CONTRACT CHANGING THE AT-WILL NATURE OF THE EMPLOYMENT RELATIONSHIP.

These guidelines replace any previous oral or written policies and practices regarding matters covered in this Handbook.

If you have questions or need assistance in understanding the policies in this Handbook, please ask a member of Management or contact Human Resources Management.

HB1020: Message from Management

Whether you have just joined our organization or have been with us for a while, we are confident that you will find Credit Union West to be a professional and productive organization. Your unique talents and abilities are extremely valuable to us and we look forward to a rewarding and successful association. Credit Union West is proud of the professional services we provide our members. We believe that our employees are truly our most valuable asset and that each of us directly contributes to our continued success.

This Handbook was developed to establish a framework in which employees' efforts can advance both the company's objectives and the individual's interests. To further this goal we have adopted human resource policies which we believe are fair, consistent, and will let employees know what is expected of them. It is our intention that these policies will promote sound management as well as success and growth for each of you as part of our Credit Union West team.

Please familiarize yourself with the Handbook's policies, as they should answer many common questions concerning your employment at Credit Union West. Also, please sign and return the Employee Acknowledgement Form found at the beginning of the Handbook.

We hope that your experience is enjoyable, challenging, and rewarding in every respect!

Sincerely,

Robert (Bob) MacGregor
President /Chief Executive Officer

HB1030: Mission Statement

At Credit Union West, our corporate principles and values help guide our operational decisions, ensuring integrity and trustworthiness at all levels of member service.

Mission Statement

We enhance quality of life by helping our members, employees, and community achieve their goals by establishing long-term, high-trust relationships through sound ethical advice and superior service.

Vision Statement

Our Vision is to be your choice for trusted financial services.

Core Purpose

Our Core Purpose is to Enhance Quality of Life.

Core Values

Integrity Excellence
Commitment
Vision
Respect
Empowerment
Unity

Service Standards

Promptly and sincerely, acknowledging each member/team member with a smile giving them my full attention and referring to them by name. Responding to requests immediately, thoroughly and accurately, providing appropriate superior service solutions with each experience. Combining knowledge with active listening skills to determine, identify, and recommend additional products, services, and information that will benefit each member/team member. Expressing a sincere “Thank You” at the end of each service experience.

HB1040: Overview of the Company

Credit Union West is a solid financial co-operative that has been consecutively dedicated to improving the “Quality of Life” for its members since November 1951. Credit Union West, formerly known as Luke Federal Credit Union, first opened its doors to the civilian employees of Luke Air Force Base and has grown its membership to include all who work, live or worship in Maricopa and Yavapai Counties. To ensure the highest levels of member service and satisfaction we are owned and run by our members. We strive to maintain the credit union philosophy of “People Helping People” by offering competitive products and services that meet individual member needs as well as “Enhancing the Quality of Life” for those in our local community through outreach initiatives. We strive to be a Great place to work for “Great” people!

HB2010: Americans with Disabilities Act (ADA)

Scope of the ADA

As part of our Equal Employment Opportunity commitment we will implement all applicable provisions of the Americans with Disabilities Act (ADA). We do not discriminate against any qualified applicant or employee on the basis of disability in any employment practice including, but not limited to, hiring, promotion, job assignment, compensation, discipline, training, and termination.

Reasonable Accommodations

As required under the ADA, we will provide reasonable accommodations for qualified individuals with disabilities to assist them in performing the essential functions of their jobs, unless providing an accommodation would create undue hardships on Credit Union West or create direct health or safety threats. Reasonable accommodations may also be available to individuals with temporary impairments, such as those with pregnancy-related disabilities. Any employee or Manager with questions or concerns relating to ADA, or anyone seeking an accommodation, is encouraged to contact Human Resources Management.

HB2015: Diversity

Credit Union West is committed to a policy of equal opportunity and strives to provide an environment where every employee and member – regardless of race, religion, sex, sexual orientation, gender identity, pregnancy (current, past,

or potential), age, national origin, color, citizenship, disability, protected veteran or military status, genetic status, or other characteristic protected under federal, state, or local law – feels respected and valued. Respecting the richness of our differences in individual traits, skills, beliefs, and talents, not only benefits our organization, but also contributes to the success of the community we serve.

Credit Union West will:

Aim to create a culture that respects and values each other’s differences and recognizes that diversity is a great asset to Credit Union West and the people it serves; Raise awareness of and promote a belief in the advantages of diversity, and; Ensure all employees and volunteers are aware of the objectives within this policy and are encouraged to support its objectives.

Diversity makes Credit Union West a better place to work, helps us better understand our members’ needs, and enables us to provide outstanding service.

HB2020: Employment-At-Will

Although Credit Union West hopes our employment relationship will be a long and rewarding one, our policy provides that all employees who do not have individual, written employment contracts signed by the President/Chief Executive Officer and expressly providing for employment other than at-will (such as employment for a specified time period or duration or requiring “just cause” for termination), are considered employees-at-will. EMPLOYMENT MAY BE ENDED BY CREDIT UNION WEST WITHOUT PRIOR NOTICE, AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE. Employees, likewise, may terminate employment at any time, for any reason.

HB2030: Equal Employment Opportunity (EEO)

EEO Commitment

Equal employment opportunity has been, and will continue to be a basic principle at Credit Union West. Employment at Credit Union West is based upon merit, ability and qualifications. No qualified applicant or employee is to be discriminated against because of race, color, religion, sex, sexual orientation, gender identity, pregnancy (current, past, or potential), age, national origin, citizenship, disability, protected veteran, military, or genetic status, or other status protected by federal, state, local or other law. Our equal employment opportunity commitment applies to all areas of employment including (but not limited to) hiring, training, placement, promotion, compensation, and benefits.

Reasonable Accommodations

As part of our EEO commitment we strive to provide qualified employees with disabilities and those with religious conflicts reasonable accommodations as required by law. Employees seeking accommodations are encouraged to contact their Managers or Human Resources Management.

Reporting Violations

Employees who feel they are victims or witnesses of any possible violation of this policy should immediately report this fact to their manager, Human Resources, or any other member of management. Questions and complaints will be investigated promptly and as confidentially as possible under the circumstances.

No Discrimination Because of Relationship or Association

Applicants or employees who are related to or associated with persons in a protected class will not be discriminated against because of that relationship.

No Discrimination Because of Pregnancy, Childbirth, and Related Medical Conditions

Applicants or employees will not be discriminated against because of pregnancy (current, past, or potential), childbirth, or related medical conditions.

Retaliation Prohibited

Employees should feel free to raise concerns, ask questions, report possible violations of our EEO policy, or assist in an investigation or other proceeding without fear of retaliation. Such retaliatory action is strictly forbidden. Similarly, retaliation against a person because of his or her relationship or association with someone who has engaged in any of the activities above is also prohibited.

Corrective Action

Appropriate corrective action will be taken against any employee found to have violated this policy.

HB2040: Harassment

All Harassment Prohibited

All Credit Union West employees have the right to work in an organization free of discrimination, harassing conduct, bullying, and unwelcome sexual advances or requests for sexual favors. Verbal, physical, or other communication or conduct by an employee, manager, member, or supplier which harasses, bullies, disrupts, or interferes with another's work performance or which creates an intimidating, offensive, or hostile environment will not be tolerated. All types of harassment, whether based on sex, sexual orientation, gender identity, pregnancy (current, past, or potential), race, color, religion, age, disability, genetic, protected veteran or military status, or other status protected by federal, state, local or other law, are unacceptable work behavior and expressly prohibited. Same sex as well as heterosexual harassment is prohibited.

Examples of Harassment

Harassment may include conduct (both overt and subtle) that demeans another person or shows hostility toward an individual because of a protected characteristic. Examples include but are not limited to: teasing, unwelcome advances, leers, repeated requests for a date, inappropriate touching, pinching or patting, practical jokes, offensive or lewd remarks, inappropriate personal questions, showing or posting inappropriate pictures or cartoons, sharing or sending suggestive or explicit photos "sexting," and offensive use of the internet, email, voice mail, instant messaging, social networking, and other communication systems.

Inappropriate conduct may exist when:

Submission to such conduct is made an explicit or implicit term or condition of employment;

Submission to or rejection of such conduct is used as a basis for an employment decision affecting an individual; or

Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

Examples of Bullying

Bullying may include persistent, multiple, unreasonable incidents that offend, degrade, intimidate or humiliate a person. Examples can include, but are not limited to: cruelty, belittlement, degradation, yelling or screaming, excessive or unjustified criticism, public reprimand or behavior intended to punish, such as ignoring or excluding someone from workplace activities, intimidation, ridicule, threats, insults or sarcasm, humiliating or demeaning a person in front of others, trivialization of views and opinions, or unsubstantiated allegations of misconduct, sabotaging someone's ability to do their job, unfairly blaming them for mistakes, or stealing credit for their work, assigning an excess of work deliberately to cause stress to the individual, or physical violence such as pushing, shoving or throwing of objects.

Employee Relationships

While Credit Union West does not seek to regulate the personal relationships of its employees, personal relationships with other employees that may result in declines in productivity, conflicts of interest, possible sexual harassment, and other workplace problems should be avoided and will be subject to corrective action, as appropriate.

Reporting Procedures

An employee who believes that he/she has been subjected to inappropriate conduct or who has questions regarding this policy is strongly encouraged to immediately contact his/her manager, Human Resources or any other member of management. Questions and complaints will be investigated promptly and as confidentially as possible under the circumstances. Employees should feel free to raise their concerns or make complaints without fear of retaliation. Retaliation is also prohibited by this policy.

Corrective Action

An employee found to have participated in any inappropriate conduct prohibited by law or this policy will be subject to corrective action up to and including termination. Remember that conduct that may not be illegal may still constitute "conduct unbecoming an employee" and be subject to corrective action.

HB3010: Employee Classification

Our employees are classified into several categories: temporary, part-time, or full-time, and exempt or nonexempt. Classifications are important in determining eligibility for various benefits, overtime pay, and to clarify employment status. As our employees are employed at-will for unspecified durations, established classifications do not guarantee employment.

Each employee's position is designated as exempt or nonexempt.

NONEXEMPT employees receive overtime pay for work in excess of 40 hours in a workweek or otherwise as required by law. Their work and pay are determined based on their actual hours worked.

EXEMPT employees hold positions which meet specific tests established by the Fair Labor Standards Act (FLSA) and applicable regulations. They are not eligible for overtime pay.

In addition to each of the above categories, each employee belongs to one of the following employment categories:

FULL-TIME EMPLOYEES are hired to work the company's normal 40 hour workweek on a regular basis. Generally, they are eligible for full benefits subject to the terms and conditions of each benefit program. An employee's classification may be changed to full-time status only by express written notification from management. For purposes of the Affordable Care Act, 30 hours per week is considered full time.

PART-TIME EMPLOYEES are scheduled to work less than 29 hours per week indefinitely on a regular or irregular basis. Part-time employees are eligible for limited benefits as detailed in each benefit and leave program. For purposes of the Affordable Care Act, working hours of less than 30 per week is considered part time.

TEMPORARY EMPLOYEES are hired for defined projects and/or limited timeframes. Employees hired directly through a temporary agency are generally not eligible for Credit Union West benefits while receiving payroll from an agency, except as mandated by law. Temporary employees hired directly through Credit Union West are eligible for benefits based on their classification listed above. Employment beyond any initially stated period does not imply a change in employment status. As with all other employees, temporary employees remain employees-at-will throughout their employment.

STUDENT INTERNS are hired for defined projects and/or limited timeframes. Student Interns are scheduled to work less than 29 hours per week on a regular or irregular basis and are not eligible for Credit Union West benefits, until after completion of 90 days of continuous employment.

HB3020: Initial Employment Period

All employees, both full- and part-time are required to complete Initial Employment Periods. The first ninety (90) calendar days of employment after hire are considered to be the Initial Employment Period. During this period an employee's potential for successful performance will be closely examined. It is expected that each employee will also evaluate Credit Union West and his/her position in terms of his/her own personal needs. Under appropriate circumstances the ninety (90) day period may be extended. However, employment remains "at-will" both during and after the Initial Employment Period and employment may be terminated at any time for any reason.

HB3030: Human Resources Files and Records

Updating Information

Records and information regarding our applicants, employees, and former employees are kept to ensure compliance with government requirements and to support our business, benefit programs and employment actions. We are committed to protecting this personal information and have established procedures to safeguard it. All employees are required to assist in keeping this personal information confidential, safe, and current.

Employees Should Notify Us of Changes

Employees are asked to notify Human Resources of any changes in their personal information including:

- ❖ Name and/or marital status; Home address, telephone numbers, personal email address;
- ❖ Number of dependents and W-4 information;
- ❖ Emergency contact persons;
- ❖ Immigration status;
- ❖ Military status;
- ❖ Insurance beneficiaries;
- ❖ Licenses, certifications, and related information; and other relevant information.

Access to Files

Human Resource files are Credit Union West property and therefore access to them is restricted unless applicable law requires otherwise. Generally, only management personnel have access to the files. Except as otherwise required by law, employees may review their own records by making a written request for an appointment with Human Resources. Human Resources will set a date and time for an appointment within two business days of receiving written request. A member of Human Resource Management must be present during any employee review of records. Copies of the records may be made. However, under no circumstances may any files be removed. Contact Human Resources Management for additional information.

Safeguarding Personal Information

We seek to protect employee information and privacy by:

Collecting and retaining only information that is required by law or business operations. Disclosing information on a “need to know” basis and to persons authorized to receive it. Maintaining and updating physical, technological, organizational, and procedural safeguards that are appropriate to the type of information gathered. Unfortunately, no physical location, computer system, or information can ever be fully protected against unauthorized use or abuse and we cannot guarantee its security. Destroying information with care as required by law and our established procedures.

Confidentiality

All Credit Union West employees are expected to be strongly committed to implementing established confidentiality and privacy policies. We all have a duty to protect confidential personal and business information.

Corrective Action

We take confidentiality and privacy issues very seriously. Consequently, violations of these policies may result in corrective action, up to and including termination.

HB3040: Reference Requests

Refer All Requests to Human Resources

All reference requests and inquiries regarding current or former employees should be directed to Human Resources Management. No employee may provide a letter of reference for any current or former employee without Human Resources' permission. Employees should not use social networking (e.g., LinkedIn), either intentionally or unintentionally to provide references for employees.

No Verbal Release of Information

Human Resources will respond in writing only to reference requests that are submitted in writing. Limited information such as verifying name, dates of employment and job title will be provided only with the written consent and release of the individual involved. Under no circumstances may any information regarding current or past employees be provided over the phone by any individual outside of the Human Resources Department.

HB4005: Alternate Working Schedules

Alternate work scheduling programs, including flex-time and compressed workweeks, can assist employees in better managing family and personal responsibilities, travel schedules and commutes. Alternate working schedules may also be offered as part of a reasonable accommodation for a disability, a temporary impairment, or religious reasons, provided it does not cause an undue hardship to Credit Union West. Department managers may develop alternate work schedules appropriate to their departments, ensuring that business needs are properly served, and realizing that Credit Union West reserves the right to change or cancel these arrangements at any time for any permissible reason.

Eligibility

Full-time employees who have completed at least six (6) months of continuous employment are eligible for alternate scheduling programs. All alternative schedules must be first approved by the department's Vice President and Human Resources Management. Approvals requests may be granted on a case-by-case basis at Management's discretion and may not be appropriate in every department or for every position within a department.

Core Hours

All full-time employees must work during core hours of 9:00 a.m. to 4:00 p.m. (excluding normal lunch scheduling) on the days they are scheduled to work. Core hours are necessary to ensure effective communication, coordination and supervision among employees. Employees' schedules may not begin before 6:00 a.m. or end after 7:00 p.m.; unless specifically stated as part of the job requirements.

Schedule Duration

All alternate work schedules must cover a minimum of three months and cannot be changed by the employee on a weekly or daily basis.

Meeting with Supervisor

All employees considering alternate work schedules must meet with their supervisor to assess the appropriateness of the schedule and discuss all details.

Management Right to Change or Eliminate Alternate Schedules

Management reserves the right to change employee work schedules or eliminate alternate work schedules at any time, for any reason, with or without notice.

HB4010: Complaint Procedure

Credit Union West seeks to promote an atmosphere where employees are comfortable in voicing their concerns and raising employment related issues. Therefore, employees are encouraged to speak informally and discuss any problems with their manager so that appropriate actions may be taken. Credit Union West is committed to ensuring a responsive and fair problem solving process at the lowest possible organizational level and encourages this same commitment from all employees. If such informal discussions fail to resolve an employee's concerns, he/she is encouraged to utilize our more formal complaint procedures.

Documentation in Writing. An employee should immediately inform his/her manager of a complaint. Complaints must be submitted promptly, generally within ten (10) business days. When a complaint to an employee's manager may be inappropriate under the circumstances, he/she may submit a complaint directly to the department's Vice President or Human Resource Management.

Appeal. If an employee is dissatisfied with a manager's decision, he/she may appeal within fifteen (15) days in writing to the department's Vice President or Human Resource Management.

Allegations of Unethical, Unsafe, Illegal, Discriminatory, or Inappropriate Behavior of Managers, Co-workers, and Non-employees. Serious concerns regarding corporate wrongdoing including possible unethical, unsafe, discriminatory, or illegal conduct should immediately be reported directly to Management and/or Department's Vice President or Human Resources Management. Formal problem-solving steps should not be followed in this instance.

If an employee believes for any reason that reporting to Executive Management may not be effective or feel it appropriate to submit an anonymous concern/complaint, then he/she must report the matter to one of the following:

1. Human Resources Management
2. Credit Union West's Supervisory Committee

Refer to Credit Union West's Business Ethics / Code of Conduct policy for more details.

Human Resources Assistance

Employees are also encouraged to utilize Human Resources for consultation at any stage in the problem-solving process. Effort will be made to resolve the problem as quickly and as confidentially as possible.

Procedures are Guidelines

This policy is only a guideline. Credit Union West reserves the right to take action, as Management deems appropriate.

HB4020: Corrective Action

Employee Responsibilities

All employees are expected to comply with Credit Union West's standards of behavior and performance. Any noncompliance with these standards must be remedied and is subject to corrective action.

Possible Corrective Action

Examples of corrective action include oral warnings, written reprimands, suspension, probation, demotion, and termination. However, nothing in this policy alters the at-will relationship between Credit Union West and its employees and all corrective action policies are guidelines only, not a promise of specific treatment.

Management Discretion

In cases of serious misconduct or performance problems an employee may be suspended or terminated immediately. Each situation is dealt with on a case-by-case basis in the sole discretion of Management.

HB4023: Emergency Closing

We make every effort to maintain normal work hours and schedules throughout the year. However, rarely, severe weather, power outages, and other extreme emergency conditions may require us to close our work facilities. Employee safety is the primary factor when considering any workplace closure.

If No Emergency Closing is Announced

Unless an emergency closing has been announced through the media or other communication, employees should report to work. However, every employee should determine whether he or she can safely travel to work. If the workplace is open but an employee decides it is unsafe to travel because of severe conditions, he or she may use accrued paid time off (PTO) or unpaid leave.

Employee Responsibilities

Employees are responsible to notify their managers as soon as possible (as required by the attendance policy) if they are unable to report to work due to a weather emergency. They should also provide contact numbers where they can be reached and keep management informed of their work status.

Compensation and Leave

Full-time and part-time employees may use accrued Sick, PTO, or take unpaid leave, as our normal attendance and leave policies will apply. As required by the Fair Labor Standards Act, exempt employees will be paid their normal

weekly salaries for any weeks in which they perform work. For workweeks in which exempt employees perform no work, they may use accrued PTO or take unpaid leave as desired.

HB4024: Employee Development

Program Purpose

Credit Union West has instituted an employee development program to assist employees in enhancing their skills and abilities. Such development is intended to improve employees' effectiveness in their current positions and also to strengthen their career advancement opportunities. Managers and their employees are responsible for taking active roles in the employee development process.

Employee development is part of an overall employee management strategy that also includes performance appraisals. However, it must be distinguished from performance appraisal and goal setting done as part of a performance evaluation. Performance appraisal and related goal setting are best utilized to assess immediate performance deficiencies and accomplish short-term tasks and responsibilities. Employee development plans are important in significantly advancing competencies that are important to long term career and skill development and succession planning.

Process

The development process differs depending on circumstances and departmental needs. It often includes completing a Skill, Education, Experience, and Training Inventory form, an Employee Self-assessment form, and a Manager's Assessment of the employee. Managers and employees would then meet and create a Development Action Plan.

Participation in the employee development program does not guarantee or infer that an employee will receive a job promotion or a particular job placement. Contact your Manager or Human Resources Management for more information.

HB4025: Employee Referral Program

To be successful, Credit Union West requires highly capable, skilled, and dedicated employees. Our own current employees are frequently a good resource for identifying and referring qualified applicants for open positions. To more effectively utilize this resource, we have established an Employee Referral Program to encourage and reward our employees for successfully referring applicants under the guidelines established below.

Eligible Employees

Current, non-management employees, both full- and part-time, are eligible to participate. Human Resources and Management/Supervisory roles are excluded from participating in the program.

Employee Referral Procedures

Review postings of open positions for which employees can make referrals. An email to the Human Resources Department with the candidates name and position they are applying for. The applicant must complete the employment

application indicating who the referral source is prior to hire. An employee may refer a close friend or an acquaintance (relatives by birth or marriage are not eligible) provided that the applicant can perform the essential job functions and employment would not establish a direct or indirect supervisory relationship, a real or apparent conflict of interest, or a potentially adverse work situation. No referral bonuses are paid for referrals for student intern, part-time "peak" positions, rehired employees, or employees on leave.

Referral Bonus

Employees who successfully refer qualified applicants who are then hired at Credit Union West will receive a bonus for each referral (\$200 for full-time referrals; \$100 for part-time referrals). Employees who successfully refer qualified applicants who complete six (6) consecutive months are eligible to receive an additional bonus (\$200 for full-time referrals; \$100 for part-time referrals) for each referral. Each referral bonus is paid within 30 calendar days after the candidate successfully starts employment and/or completes six (6) months of continuous employment. All bonuses are subject to income tax withholding.

Employer Right to Change or Terminate Program

As with other policies that may be implemented from time to time, Credit Union West reserves the right to modify the terms or eliminate the Employee Referral Program at any time for any reason, with or without notice.

HB4026: Employment of Minors

Generally, Credit Union West employees are at least 18 years of age. However, where appropriate, we may occasionally hire qualified minors for open positions. As part of that hiring process, we seek to ensure that we meet all child labor requirements set forth in the federal Fair Labor Standards Act (FLSA), related Department of Labor regulations, and applicable State law provisions. Our goal is to provide a safe and healthy workplace for all employees.

Work Hours

Under the Fair Labor Standards Act (FLSA), youths 14 and 15 years old may work outside school hours in various non-manufacturing, non-mining, non-hazardous jobs under certain conditions.

Permissible work hours for 14- and 15-year-olds are:

- ❖ 3 hours on a school day;
- ❖ 18 hours in a school week;
- ❖ 8 hours on a non-school day;
- ❖ 40 hours in a non-school week; and between 7 a.m. and 7 p.m., except from June 1 through Labor Day, when nighttime work hours are extended to 9 p.m.

HB4030: Hiring of Relatives (Nepotism)

Relationship by family or marriage constitutes neither an advantage nor a deterrent to employment by Credit Union West, provided that the individual meets the appropriate standards for the position to be filled and provided that the

individual will not be in the chain of supervision of a spouse, family member, or person with whom the individual is dating. Employment will be denied under the following circumstances:

Where one family member would have the authority or practical power to supervise, appoint, remove, or discipline another; where one family member would be responsible for auditing the work of another; Where other circumstances exist which would place family members in a situation of actual or reasonably foreseeable conflict between the employer's interest and their own.

Applicants who are denied employment to a particular position for one of the foregoing reasons will be considered for other vacant positions for which they may be qualified. Failure to advise the hiring manager/recruiter of the existence of one of these circumstances may result in a withdrawal of an offer of employment or actual discharge from employment.

Existing Credit Union West employees who become involved in one of the foregoing circumstances have an obligation to advise Human Resources Management regarding a possible conflict. Every effort will be made to resolve the conflict without loss of employment to either employee; however, Management reserves the right to transfer one or both employees, to discharge one or both employees or to demote one or both employees to resolve the conflict. Employees who fail to advise Human Resources Management of the existence of a family, spousal or dating relationship under one of these circumstances will be subject to discipline, up to and including termination.

For this policy "immediate relative" includes spouse, child, parent, or sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, grandparent, grandchild, domestic partner or a person the individual is dating.

This policy also applies to transfers and promotions.

HB4032: Immigration Law Compliance

Under the terms of the Immigration Reform and Control Act of 1986 (IRCA) we must verify the legal employment status of all new hires, including American citizens. Therefore, all offers of employment are contingent upon an individual's ability to produce required documents establishing identity and employment authorization. Additionally, employment discrimination against citizens and authorized aliens based on national origin and/or citizenship status is prohibited.

Non-Discrimination

Credit Union West does not discriminate against individuals on the basis of national origin or citizenship. Particular individuals or groups will not be required to provide more or different documentation than is required of all employees.

HB4033: In-House Education and Training

Employee education and development are important to Credit Union West. Our ability to provide quality service to our customers and to continue to compete in the marketplace depends on a knowledgeable workforce. Employees are encouraged to continually expand and enhance their skills and knowledge to grow in their positions, take on added responsibility, or enrich their functions.

Equal Opportunities

In our education and training programs, as in all of our Human Resource and other functions, we are committed to providing equal opportunities for all employees at all levels of our organization.

In-House Training Options and Requirements

We offer a wide variety of in-house training programs. Contact our Training Department or Human Resources for more information. Certain training programs such as new hire orientation, product knowledge, safety, compliance, management training, and member service training may be required of employees.

Employee Responsibilities

Employees are encouraged to take an active part in creating a development plan in conjunction with their Managers and to continually strive to increase their skills and knowledge. When employees enroll in in-house training classes, they are expected to attend and actively participate in all training sessions.

No Guarantee of Promotion

While additional training opportunities may develop employee's skills and abilities, Credit Union West cannot guarantee that further education will provide pay increases or automatic advancement.

HB4034: Internships

Credit Union West strives to hire people who are motivated to contribute to our success, and who are interested in our business. A good source of highly skilled and motivated applicants are students studying fields related to our business. To aid in this endeavor, Credit Union West has instituted an Internship Program.

Equal Opportunities

In our Internship Program, as in all of our Human Resource and other functions, we are committed to providing equal opportunities for all applicants based on job qualifications and ability, not sex, sexual orientation, gender identity, pregnancy (current, past, or potential), race, religion, disability, age, national origin, military or protected veteran status, genetic status, citizenship, or other protected status.

Program Coordination

The responsibility for coordinating and overseeing the Internship Program will be handled by the Human Resources Department.

No Guarantee of Employment

While working for Credit Union West in an intern capacity will develop enhanced skills, abilities, and job-related experience, Credit Union West cannot guarantee future employment to interns. Interns will be required to go through normal application processes to gain employment with Credit Union West.

HB4035: Involvement in Community/Political Activities

Employees are encouraged to become involved in charitable organizations, community affairs, and political activities. Such involvement benefits the community and provides opportunities to create goodwill. However, employee participation should not interfere with job responsibilities, create a conflict of interest, threaten confidentiality standards, or impact business interests. Employees should make clear at all times that they are acting on a private, personal basis, not as part of our organization.

HB4040: Medical Exams, Drug Testing, and Health Certification

Exams and Testing

As a condition of continued employment, employees may be required to undergo periodic medical exams and drug screenings. Medical inquiries, examinations, and drug testing may be undertaken at Management's discretion if they are job-related and consistent with applicable legal requirements. A copy of the Credit Union West drug testing policy is available for review in Human Resources.

Requests for Accommodations

Employees concerned about their abilities to effectively or safely perform their jobs are encouraged to discuss their situations with Management and to request reasonable accommodations as necessary. Reasonable accommodations may also be available to individuals with temporary impairments, such as those with pregnancy-related disabilities.

Medical Certification

Documentation of medical condition and/or suitability for work may be required at Management's discretion in certain situations (including absence from work, return from leave, request for leave, and request for an accommodation). Additional medical opinions may also be requested where appropriate. Note: Medical information and certifications will be obtained in accordance with applicable state and federal law, including the Genetic Information Nondiscrimination Act. Employees are not to provide any genetic information when responding to requests for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

HB4048: Orientation

An effective orientation program can be extremely beneficial to both new employees and to our organization. Through our orientation program we seek to warmly welcome new hires, complete necessary paperwork, and convey essential job and Credit Union West information. Our goal is to reduce the time required for new employees to become comfortable and productive on the job. Therefore, all new hires should participate in an orientation program that begins on the first day of work.

HB4050: Outside Employment

Conditions

Employees may hold outside jobs or be involved in outside business, educational, community, political, and charitable activities as long as they continue to meet established performance standards, and such activities do not consume Credit Union West time and/or resources, or create conflicts of interest. An employee's position at Credit Union West is considered to be of primary importance. Employees are expected to devote full attention and energy to our organization.

Consultation with Management

Unless acting as a Credit Union West representative, an employee should make clear at all times that he/she is acting on a private, personal basis and not as part of our organization. Management approval should be sought if any question exists as to whether the outside activity consumes company time or resources, creates conflicts of interest, or interferes with the employee's ability to meet established performance standards.

HB4060: Performance Appraisal

All employees are strongly encouraged to regularly and informally discuss their job performance and goals with their Manager. Additionally, more formal performance reviews are generally conducted after completion of the Initial Employment Period and during the annual review cycle thereafter. Reviews provide an opportunity for employees and Managers to discuss job duties, employee strengths and areas of improvement, mutual concerns, and long-term goals. Performance reviews and the appraisal process are subject to Credit Union West's discretion and may be changed or eliminated, as Executive Management deems appropriate.

Non-managerial employees will receive a three (3) month performance review following their date of hire.

Managerial employees will receive a six (6) month performance review following their date of hire.

During your first year of hire, if you were hired prior to October 1st of the current performance appraisal year, you may be eligible for a salary increase, based on your performance. If you were hired after October 1st of that year, you will not be eligible for the normal annual performance review until the following calendar year.

Annual performance reviews are given during the month of December and effective for January 1st of each year. Salary increases will not be granted without Human Resources Management receiving the employee's current performance appraisal. In cases when the appraisal is late, any pay increases will be retroactive to January 1st.

Salary increases may be considered and granted upon performance discussed during the annual review period. If the employee's performance is below required standards, a salary increase is not guaranteed.

During review, employees will be given a copy of the appraisal and the opportunity to give written comments or respond to your appraisal.

If a performance appraisal is due when an employee is on probation/suspension status, any merit increase will be withheld until the employee is no longer considered on that status. Employees on suspension or probation due to performance are not eligible to participate in the incentive program until they are reinstated or off of probation. Eligibility will commence the beginning of the next period after performance is determined to be satisfactory (i.e., the next full month for those employees on an incentive program).

Salary Increases

Each salary grade has a salary range. This competitive salary range represents compensation paid in the industry for similar work. We utilize an outside compensation consultant, who assists us in ensuring fair market values for our various positions at Credit Union West.

Salary increases within the salary range are made on the basis of merit. Job knowledge, work ethic, quantity and quality of work performed by the employee, are some of the areas that determine the merit increase. Initiative, attendance record, ability to learn, dependability and cooperation are also weighed. At the time of hire or transfer, your manager and/or Human Resources will discuss salary increases with you.

All employees will be given a copy of their work standards by their department manager during their first ninety (90) days of employment. These standards will be the criteria used to rate your performance. Managers will revise these standards during the first follow-up review.

The decision to grant salary increases for annual review purposes, promotional purposes, or salary range adjustments based on position, is based on business needs and budgeting requirements, as approved by the President/CEO. Salary increases are not guaranteed during employment.

HB4070: Promotions and Transfers

Eligibility

Credit Union West encourages employees to seek more advanced positions or lateral positions for which they qualify. A posting system is used to inform employees of job opportunities and requirements. Except in unusual circumstances, required by business necessity, employees must have performed satisfactorily in their current positions for at least three (3) months before they seek a transfer and before they seek a promotion. Additionally, an employee's performance record and skills must support the change in job responsibilities. If a job is not filled successfully internally, the position will be filled from outside the company.

An internal job posting may not be made available to all staff should the position be filled by management according to the best interests of Credit Union West. Such examples are relocation of staff, exempt positions, reevaluation of a position, etc.

Process

All transfers and promotions will be judged individually, based on departmental needs and the skills, abilities, and work record of the employee. Employees seeking a change in position should discuss it first with their supervisor or with Human Resources Management to determine if their skills and experience meet the requirements of the job.

Employees are encouraged to discuss their job plans and career goals at any time with either their Manager or Human Resources Management.

Equal Employment Opportunity

Credit Union West's commitment to Equal Employment Opportunity applies to decisions regarding promotions. The Company will not discriminate on the basis of race, color, national origin, sex, sexual orientation, gender identity, pregnancy (current, past, or potential), religion, age, disability, genetic status, military or protected veteran status, or any other characteristic protected by law.

Management Discretion

While Management intends to work closely with all employees to ensure that job placements are appropriate and satisfying, all staffing decisions are subject to Management's complete discretion. Promotion and transfer guidelines may be bypassed as business needs require at any time without notice.

HB4073: Recognition Program

The success of Credit Union West depends on the contributions of each employee. Our Employee Recognition Program seeks to spotlight and reward individual employees who consistently, and in an outstanding manner, go above and beyond what is expected.

Employee Eligibility

All non-management employees, both full-time and part-time, are eligible to participate in Credit Union West's various recognition programs from the date of hire. Executive Management will normally be excluded from any recognition. To be eligible to receive an award, an employee must be employed at the time the award is given.

Recognition Programs

Credit Union West provides numerous types of recognition programs, including but not limited to service tenure awards, special achievement awards, fraud detection awards, and retirement recognition awards. Please refer to individual program procedures for detailed information regarding the various programs.

Executive Management reserves the right to change or terminate any Employee Recognition Program at any time for any reason.

HB4075: Return to Work and Light Duty

Our return to work and light duty programs are intended to minimize the costs and impact of employee absences and assist employees in returning to work as soon as medically possible. When deemed appropriate, light-duty placements may be considered for employees who have sustained on-the-job injuries or illnesses.

Case-by-Case Consideration

Light duty placements and return-to-work actions are considered on a case-by-case basis. Consideration will be given to medical issues, physical restrictions, work availability and demands, and applicable legal requirements. Pregnant employees, temporarily unable to perform the functions of their job, will be treated the same as other employees temporarily unable to perform the functions of their job. Light duty assignments are temporary in nature, may not generally extend beyond 12 weeks, and are subject to management discretion, as allowed by law. Discussions with the employee will take place if the light duty needs to extend beyond 12 weeks as part of the ADA's interactive process.

Procedures

Employees who believe they could benefit from the light duty program should contact Human Resources for detailed information and program requirements.

All light duty and return to work options are implemented in conjunction with the employee's physician or health care provider and other medical professionals retained by Credit Union West or our Workers' Compensation insurer.

HB4080: Serious Illnesses, Medical Conditions, and Impairments

Employees with serious illnesses, medical conditions (including but not limited to cancer, heart disease, HIV, and AIDS), or impairments (physical or mental) may wish to continue their active employment. Such employees who are able to meet acceptable performance standards (with or without reasonable accommodation) and whose conditions do not threaten themselves or others may continue to work. Reasonable accommodations will be provided as required under the Americans with Disabilities Act (ADA). Pregnancy-related impairments will be treated the same as other types of impairments. Discrimination or harassment based on an employee's medical condition, disability, or genetic status will not be tolerated. Employees requiring accommodations or who may have concerns or questions relating to this policy should contact Human Resources.

HB4085: Suggestion Program

Credit Union West encourages employees to make constructive suggestions, which will streamline business operations, increase profitability, or improve working conditions. Recognition and awards may be available for eligible suggestions that are reviewed and accepted by Human Resources Management or the designated Wellness Committee. All non-management employees, both full-time and part-time, are eligible to participate in the suggestion program from the date of hire.

An eligible suggestion is defined as a positive idea intended to resolve a problem, improve operations, or better our working environment. It must suggest a specific solution or an improved method. Suggestions must also be outside the scope of normal, routine job duties. Benefits of the suggestion can be measured in "before and after" costs, using labor, material or purchase costs, yearly usage or frequency records, acceptable estimates or other supporting data. Intangible benefits will also be considered when determining the merit of the suggestion.

Suggestions should be submitted to Human Resources Management in writing or via email. If two or more employees submit the same suggestion, the first suggestion received is eligible for an award (Human Resources discretion). All suggestions, whether or not adopted or eligible for awards, become the exclusive property of Credit Union West.

HB4090: Termination of Employment

UNLESS THERE IS A SPECIFIC WRITTEN AGREEMENT PROVIDING OTHERWISE, SIGNED BY THE PRESIDENT/ CHIEF EXECUTIVE OFFICER OF CREDIT UNION WEST, EMPLOYMENT WITH CREDIT UNION WEST IS AT-WILL. CREDIT UNION WEST HAS THE RIGHT TO END AN EMPLOYMENT RELATIONSHIP AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE, AND WITH OR WITHOUT PRIOR NOTICE. NO SUPERVISOR, MANAGER, OR COMPANY REPRESENTATIVE (EXCEPT THE PRESIDENT/ CHIEF EXECUTIVE OFFICER USING A WRITTEN EMPLOYMENT CONTRACT) HAS AUTHORITY TO ENTER INTO AN EMPLOYMENT AGREEMENT FOR ANY SPECIFIED TIME PERIOD OR DURATION, OR WHICH OTHERWISE ALTERS THE AT-WILL NATURE OF THE EMPLOYMENT RELATIONSHIP. SIMILARLY, EMPLOYEES MAY RESIGN AT ANY TIME.

Resignation Notice

All employees should provide their Manager advanced written notice of their intention to leave Credit Union West. The notice should state the reason for the resignation and give the date of departure. All employees are asked to give at least two (2) weeks' notice. Senior level Management should provide a customary three to four (3-4) weeks' notice which allows Credit Union West sufficient time to post for the position, prepare exit paperwork, prepare payroll calculations, and arrange a time for an exit interview.

Paid Time Off (PTO) days may generally not be included in the notice period. Employees who fail to give proper notice may be ineligible for reemployment and may lose certain benefits that are not formally accrued. A withdrawal of resignation may not be allowed without the permission of Human Resources Management.

Job Abandonment

As allowed by law, an employee will be considered as having voluntarily resigned if he/she is absent from work for three (3) consecutive days, fails to return from a leave within one (1) day of the date specified, or fails to return within one (1) day as scheduled after being recalled from a layoff.

Employees failing to give proper notice may be ineligible for reemployment and may forfeit certain benefits. If an employee is unable to contact Credit Union West during that time due to extreme circumstances such as serious illness, the employee should contact or have his/her family member contact Human Resources as soon as practicable to explain the situation. Human Resource Management will determine if the voluntary resignation will be upheld or in the case of serious health conditions if FMLA would apply to eligible employees.

Exit Interviews

Management may determine that it would be helpful to conduct an exit interview with a departing employee to determine the employee's reasons for leaving and opinions regarding the workplace. The time is also used to arrange

for the return of Credit Union West property and to answer employee questions regarding benefits and other issues. Such interviews are generally conducted during the last week of employment.

Paychecks

Terminated employees and those who resign will be paid as required by State law. Payment for accrued paid time off (PTO) will be provided at termination. However, no payment will be made for other leave days.

Employees who meet the retirement requirements of Credit Union West, will be provided payment for accrued paid time off and Earned Paid Sick time.

Employees who resign from Credit Union West will have their final paycheck processed within the next regular payroll cycle. Employees who are discharged by Credit Union West will have their final paycheck mailed or given to them within three (3) business days. Employees who leave voluntarily prior to the end of the incentive period will not receive incentive pay.

Benefits

COBRA eligible benefits will end on the last day of month following termination of employment. Other benefits may end on the date of employment. Conclusion and continuation of all eligible benefits will be explained in detail during the exit interview. Employees will have the opportunity to choose to continue their medical benefits under COBRA. COBRA information will be mailed to the employee. You may contact Human Resources for more information.

HB5010: Appearance and Attire

Service and professionalism are what separate Credit Union West from its competition. The nature of our business demands that an employee's appearance reflects an appropriate professional image and is consistent with an employee's particular duties. Dress, appearance, and hygiene should be appropriate to the nature of work, degree of member contact, expected business standards, and the need to maintain job safety. Employees with special needs or questions or concerns regarding dress and appearance standards should contact Human Resources Management. Improperly groomed or dressed employees will be subject to corrective action up to and including termination.

Branch Employees *(Any employee at a branch location or employee who is working on-site is required to conform to the following):*

- ❖ Clothing items that must be within the color palette: Business suits, blouses, dress shirts, current CUW logo dress shirt or polo, dresses, under layers, vests, sweaters, light jackets, tattoo covers, scarves, ties, dress shoes and dress sandals. Patterns acceptable only if the majority of print is within color palette. Tattoo covers may be skin tone or nude in color.
- ❖ Clothing items that must be Black, Gray or CUW Blue: Slacks and skirts (knee length or longer).
- ❖ Nametags must be worn at all times.

Corporate Employees

Women. Appropriate dress for women includes business pants, dockers, corduroy, skirts or dresses, dress skorts or capri's, current Credit Union West logo shirt, blouses, dress shirts, sweaters, vests, dress jackets, and business shoes or boots.

Men. Appropriate dress for men includes dress pants, Dockers, corduroy, current Credit Union West logo shirt, pullovers, dress shirts, sweaters, vests, polo type shirt, blazer/sport coat, and business shoes or boots.

Prohibited Attire extreme, immodest, or revealing attire is not permitted.

Prohibited attire includes:

- ❖ Clothing must be worn and fit in such a manner that it does NOT expose the abdomen, chest, mid-thigh, lower back or buttocks areas.
- ❖ Clothing and image must be free of sexually related references, foul language, and must NOT suggest or promote inappropriate or offensive behavior.
- ❖ Clothing, including hair and jewelry, must NOT create a safety hazard or hinder work productivity.
- ❖ Clothing, including hair and jewelry, must NOT be extreme in nature or be considered inappropriate, offensive, or a distraction to others.
- ❖ Cold shoulder tops, tank tops, halter tops, denim, beachwear, shorts, bib overalls, leggings, spandex and other form fitting garments, athletic attire and shoes, flip flops and slippers (house shoes), hiking boots and any sandal with straps between the toes. Distracting, offensive, inappropriate, and revealing clothes must NOT be worn and are considered unacceptable. As a general guideline, the "three finger" rule can be used to determine appropriate lengths for skirts above the knee and shoulder-width for women's blouses.

Casual Dress Days

Staff at Corporate will have the option to participate in the Casual Day Program on Fridays and may wear more informal attire than usual. This also applies to staff working at Corporate on Saturdays. Informal attire includes:

- ❖ Jeans, Credit Union West logo shirt or professional shirt, and tennis shoes.

Branch Employee "casual dress days" will be specifically designated by Senior Management and do not regularly include Fridays and Saturdays.

Grooming

Good personal hygiene and grooming are absolutely essential. Hair, beards, and mustaches must be neatly trimmed and appropriate to our business. Extreme hairstyles and jewelry are not allowed.

Special Dress Standards

As designated by Management, specific dress standards may be required of employees in some positions. Employees who travel outside the office on company business are expected to adhere to all established dress standards.

Enforcement of Dress Code

All employees and management are responsible for interpreting and enforcing dress and appearance standards. Any employee whose appearance does not meet these standards will be counseled by their Manager. If the appearance is distracting or the clothing creates a possible hazard, then the employee will be immediately sent home to correct the problem. This time will be unpaid and it is expected that the employee return to work as soon as feasibly possible. Repeated disregard for Credit Union West's dress code policy will result in disciplinary action up to and including termination.

Exceptions to Dress Code

Reasonable accommodations will be made for employees' religious beliefs, medical reasons and disabilities (with physician documentation) whenever possible, consistent with business necessity to present a professional appearance at Credit Union West.

Heavy, physical work that is required during business hours and special days such as themed special events, and other dress casual days may be approved on a case-by-case basis. Even with an approved exception, good taste and judgment in the employee's appearance is always required.

Contact Human Resources Management for more detailed information.

HB5020: Attendance and Dependability

Absenteeism and tardiness burden co-workers, disrupt business operations, and reduce the quality of member service. Therefore, good attendance, punctuality, and dependability are required of all employees. Attendance and tardiness problems reduce an employee's opportunity for advancement and will result in corrective action up to and including termination.

Attendance Expectations

Employees are expected to be at work and to return from breaks as scheduled. Employees are also expected to be at their workstations, performing assigned work during all work hours, to work any assigned overtime, and are not permitted to leave work before their scheduled quitting time.

All non-exempt employees are required to electronically punch in and out each day, including punching in and out for lunch.

Available sick and paid time off is posted on all employees pay stubs. Employees should monitor their accrued time off and notify Human Resources in the event of a discrepancy.

Management Responsibilities

Managers are responsible for input of all scheduled and unscheduled time off, as well as approval of all timesheets for each pay period. Managers will indicate whether absences or tardiness are paid or unpaid.

Absences and tardiness will be notated on the employees' timesheet. It is at the manager's discretion to determine if lost time can be made up. Managers are responsible for monitoring the number of scheduled paid-time off and unscheduled absences taken by employees once all accrued Earned Paid Sick time has been exhausted.

Notification of Absence/Tardiness

Prompt Notice Required. Employees are expected to contact their managers directly and give as much advance notice as possible (calling no more than 15 minutes prior to your scheduled starting time) of anticipated tardiness, absence, or of the need to leave early. Employees should explain the reason for the absence or tardiness and when they will return to work. Managers should be personally notified of any absence on a daily basis unless a return to work date has been established or an alternate arrangement has been established and approved by Management to include texting communication.

Personal Notification Required. Leaving a voicemail or having someone call for the employee (except in unusual circumstances) does not satisfy this requirement. Another manager or Human Resources should be notified if an employee is unable to reach his/her manager. Notifying another employee is not acceptable. Employees should also maintain regular contact with their manager during any extended absences. Managers should be personally notified of any absence on a daily basis and choose the communication medium as appropriate e.g. texting or email.

Absent Without Notice. Unless otherwise prohibited by law, employees will be considered as having voluntarily resigned if they are absent from work without notice for twenty-four (24) hours, fail to return from a leave of absence within twenty-four (24) hours of the date specified, or fail to return to work within twenty-four (24) hours as scheduled after being recalled from layoff.

Make-up Time. Management's permission is required for employees to make up missed work time. Make up work should occur very infrequently, may not be used to compensate for frequent tardiness or absences, and may not be allowed if it would cause the employee to work overtime.

Emergency Closings

Severe weather, natural disasters, power outages, and other emergencies may require the closing of Credit Union West facilities. As allowed by federal and state law, time off due to emergency closings or shortening of hours is unpaid. Where possible, with Managerial approval, nonexempt employees may be allowed to "make-up" work hours missed due to such closings or use available paid time off (PTO).

Leaving Company Premises

Except during established meal periods, employees must receive Management permission before leaving the workplace during working hours.

HB5030: Communication and Information Systems

The communication systems (including telephone, cell phone, fax, computers, laptops, photocopy machine, voicemail, email, computer files, Internet, and Intranet systems) are provided for business purposes and are company property. Information, files, messages, texts, and data created, stored, transmitted, or received using Credit Union West

equipment are also company property. Consequently, Credit Union West may intercept, monitor, read, review, copy, and disclose any communication or files as business needs require, and as allowed by law. Messages, texts, or files created, sent, or received using company equipment or information systems (including personal information) are not an employee's private property.

Employees should have no ownership or privacy expectations regarding communications or data sent over company information systems. Credit Union West reserves the right to monitor any company information systems and property, at any time, with or without notification. Employment and/or continued employment constitutes acceptance of these policies.

All communications using Credit Union West equipment or information systems, both inside and outside the Company, should be professional, business-like, and courteous. Communications that are offensive, discriminatory, sexually explicit, disruptive, or harassing are strictly prohibited. Improper solicitations, such as those used for commercial, religious, political, or other non-business causes are not permitted except as allowed by law. The use of communication resources must conform to all company policies and work rules. Improper use of systems and equipment may subject an employee to loss of communication privileges and corrective action, up to and including termination. Our policies are not intended to interfere with your legal right to participate in protected communication with other employees regarding the terms and conditions of your employment.

Business Use

Communication systems are provided for business use. Personal use should be very infrequent, limited to non-working hours, and not interfere with business operations.

Telephone

Company Telephones. Personal use of company telephones and company provided cell phones should be strictly limited. Good judgment should be used in limiting the length and frequency of personal calls and text messages. Personal long distance calls may not be charged to Credit Union West and must either be placed collect or billed to the employee's personal account. Personal calls using a company provided cell phone should be tracked and reimbursed to the company.

Personal Smart/Cell Phones. Personal phone calls, text messages chats, and checking social media decrease productivity, may disturb co-workers, and should be done during lunch and rest breaks. Employees should ensure that family and friends understand company policy. During working hours, employees should place their phones on silent or turn off their personal cell phones.

Camera Phones. Protecting confidential information and employee privacy rights requires restrictions on camera phones. Such phones may not be used in work areas, restrooms, or exercise areas. They are permitted in break areas if appropriately used.

Safe Use of Company and Personal Smart/Cell Phones. While there are many business reasons for cellular phone use, safety must be the first priority. Therefore, cellular phones, both company-provided and personal, should not be used while driving. An employee needing to make a call or send a text message while driving should determine a safe place to pull off the road and then make the call.

Passwords

All passwords for company-owned or provided equipment or information systems must be disclosed and remain company property. To ensure security, confidential passwords must NOT be shared with co-workers. Employees are prohibited from allowing other individuals to use their email accounts or use another's account to send email. While employees should treat all messages as confidential and should not try to access another employee's mail or files, they should be aware that the confidentiality of messages cannot be guaranteed. Passwords do not completely guarantee security and messages that are erased may be retrieved and read.

Email and Voicemail

Extra care should be taken to ensure that emails, voicemails, blogs, and other communications are professional, appropriate, and received by the correct individuals. Remember that deleted messages can be recreated, so be careful what you say and write. A few examples of prohibited email use include:

Sending or receiving sexually oriented messages or images; Sending or receiving sexual, ethnic, gender related, or other inappropriate jokes; Violating copyright laws, gambling, or engaging in any criminal or prohibited activity; Searching for outside employment; Sending or receiving spam and chain letters; Sending or receiving abusive, threatening, malicious, or slanderous emails; and Sending confidential, proprietary, or sensitive information unless authorized by Management.

The following email procedures should be observed whenever possible:

- ❖ Respond promptly to member and co-workers emails, usually within 24 to 48 hours;
- ❖ Use a specific subject matter line to alert the member to the topic of the email;
- ❖ Be professional and concise;
- ❖ Do not use slang, emoticons, or informal language;
- ❖ Use a standard signature that includes your name, title, the company name, contact information, and any other necessary information; and
- ❖ Proofread and spell check all emails before sending them out.

The Internet, Blogs, and Other Social Media

The Internet is useful in providing access to a broad range of information. However, employee distraction and performance problems related to Internet use will not be tolerated. It should not be used to bring up personal accounts, blogs, social media, or other personal Internet sites view or download any pornographic, sexually explicit, sexually oriented, or other inappropriate or non-business related materials, play computer games, gamble, advertise personal merchandise or services, or search for jobs outside the company.

Instant Messaging and Internet Chat

Due to security issues and operational concerns related to instant messaging and Internet chat the use of these services on company equipment or information systems is generally prohibited in the workplace. Any use of these services must be approved by Management and is subject to the same terms as outlined for email and Internet use, as discussed in this policy.

Photocopying, Faxes, and Mail Facilities

Fax machines, photocopiers, mail equipment, and other company machines are for business purposes only. No personal use is allowed.

Downloading and Installing Software

Software must not be downloaded from the Internet without prior permission from the Information Technology department. The Information Technology department must approve the installation and use of all computer software. Under no circumstances is an employee allowed to bring in their own software for use on credit union equipment.

Maintaining Systems

As directed by Information Technology Management, employees are responsible for “cleaning,” maintaining, and updating communication systems.

Reporting. Employees are responsible for promptly notifying Management, Human Resources, or Information Technology if they become aware of improper use of communication systems, potential problems, or security concerns.

Security. To ensure the integrity of our communication systems it is critical that employees follow all established security policies and procedures. Contact Information Technology Management for more information.

HB5040: Confidentiality

Maintaining confidentiality is a condition of employment. Employees are responsible for acting with complete professionalism when discussing Credit Union West business or handling company information. Information, files, documents, records, plans, and other material relating to Credit Union West, its employees, and members is considered confidential. Unless authorized to do so, employees should not use social networking (e.g. Twitter, Facebook, LinkedIn, etc.) either at or after work to comment on or discuss information deemed confidential, proprietary, or which is not generally available to the public. Credit Union West's general business affairs should not be discussed with anyone outside the organization except as required in the normal course of business. Inappropriate release of confidential information, either internally or externally will result in corrective action, including possible termination. Our policies are not intended to interfere with your right to negotiate singly or in a group and participate in concerted activities regarding the terms and conditions of your employment under the National Labor Relations Act. All questions and requests for confidential information, including reference requests should be referred to Human Resources Management.

HB5050: Conflicts of Interest

Employees (and their families or household members) may not participate in activities which conflict with or appear to conflict with the business interests of Credit Union West or which hurt their job performance. Examples of conflicts of interest include but are not limited to:

- ❖ Accepting gifts, cash, discounts, and entertainment from business contacts that could be interpreted as given to influence an employee's actions. Employees may accept nominal gifts (those under \$50) such as pens, calendars, Christmas candy, and meals;
- ❖ Working for an organization or having outside business interests which compete with Credit Union West or engaging in work that interferes with job performance at our company; Receiving improper personal benefits (directly or indirectly) because of actions taken on the job;
- ❖ Improperly using company facilities, equipment, supplies, or Credit Union West's name;
- ❖ Developing a relationship with a member or other business contact which may jeopardize an employee's independent judgment;
- ❖ Processing transactions involving personal business, family, friends, and associates. Such transactions should be referred to Management; and
- ❖ Providing inappropriate “discounts” to select accounts.

Employees who violate Credit Union West's conflict of interest policies will be subject to corrective action including termination. Employees should contact their Manager or Human Resources Management if they have questions or if they receive an inappropriate gift (such as one exceeding \$50). Our policies are not intended to interfere with your legal right to participate in protected communication with other employees regarding the terms and conditions of your employment.

HB5060: Drugs and Alcohol

Credit Union West has a strong commitment to maintaining a drug-free, healthy, and safe workplace. Consequently, the following are examples of acts which are strictly prohibited while on company property or work sites, while conducting company business off-site, or while operating any vehicle while on company business:

The use, possession, purchase, sale, or distribution of any illegal drug, alcohol, or non-prescribed controlled substance; and being under the influence of alcohol, illegal drugs, or controlled substances which impair judgment, job performance, or behavior or which threaten employee safety. Failing to immediately report to management your knowledge of any employee possessing, or consuming, being under the influence of selling, offer to sell, purchasing, offering to purchase, trading, transference or exchanging illegal or controlled substances, and prescription drugs. The same would relate to alcohol related instances.

These activities are serious violations of company policy and will subject employees to corrective action up to and including termination. Off-the-job use, possession, sale, etc. of alcohol, illegal drugs, or controlled substances may also subject an employee to corrective action if such actions impact job performance, workplace safety, or company interests. Additionally, Credit Union West reserves the right to conduct drug and medical tests on any employee or applicant at any time, unless prohibited by law. A copy of Credit Union West's drug policy is available for employee review in Human Resources.

HB5070: Employee Conduct and Work Rules

Rules and standards regarding employee behavior are necessary for the efficient operation of Credit Union West and for the benefit and safety of all employees. All employees are expected to meet established performance and conduct

requirements. While it would be impossible to compile complete lists of expected behavior and/or unacceptable conduct subject to corrective action, the following guidelines provide a general outline of expectations. Refer to the Code of Conduct and Business Ethics policy for more detailed information.

Performance

Employees are expected to perform their jobs efficiently, effectively, and in accordance with established procedures. Examples of unacceptable performance include, but are not limited to:

- ❖ Failure to meet quality or other performance standards and deadlines;
- ❖ Refusal to work overtime or failing to accept work assignments;
- ❖ Insubordination or failing to follow manager directions;
- ❖ Unprofessional conduct or rudeness to members, vendors, or co-workers;
- ❖ Violation of safety rules.

Attendance

Employees are expected to arrive at work as scheduled and to return from breaks promptly. Examples of attendance misconduct include:

- ❖ Unexcused or excessive tardiness or absences; and
- ❖ Leaving work early or leaving company premises without permission.

Honesty and Integrity

Employees are expected to demonstrate honesty and professionalism in the conduct of all business activities, including observance of the spirit as well as the letter of the law. Additionally, employees are responsible for reporting any illegal or unethical actions of employees and non-employees to Management. Examples of unacceptable actions include, but are not limited to:

- ❖ Willful or negligent damage, theft, or misuse of property;
- ❖ Falsification of company records or documents (including time records, absence reports, expense accounts, and other business records);
- ❖ Failure to comply with regulatory requirements as identified for their specific position (refer to Human Resources and/or Management);
- ❖ Failure to report injury or unsafe conditions or to cooperate in company investigations;
- ❖ Disclosing confidential information without authorization;
- ❖ Use of company time, equipment, or other resources for unauthorized or personal purposes; and Unauthorized transactions.

Behavior

Employees are expected to conduct themselves professionally and to meet established standards of behavior. Examples of unacceptable employee behavior include:

- ❖ Violation of dress and grooming standards or any company policy or procedure;
- ❖ Working under the influence of illegal drugs and/or alcohol;
- ❖ Possession, use, or sale of alcohol or illegal drugs at work;

- ❖ Using offensive, foul, or abusive language;
- ❖ Possession of guns, explosives, or other weapons on company property (except where such a prohibition is expressly prohibited by state law);
- ❖ Fighting with or threatening employees or non-employees;
- ❖ Harassment, bullying, or discrimination of any kind (including sexual harassment);
- ❖ Any intentional or negligent act which endangers the safety, health, or well-being of another person;
- ❖ Misconduct or any act which disrupts work or discredits the organization;
- ❖ Personal employee relationships that create significant problems including conflicts of interest, declines in productivity, employee discord, and potential charges of sexual harassment.
- ❖ Intimate manager/subordinate relationships are strongly discouraged; and/or
- ❖ Violation of Credit Union West policies.

Our policies are not intended to interfere with your legal right to participate in protected communication with other employees regarding the terms and conditions of your employment.

The expected conduct and work rules outlined above are merely some examples of the types of behavior that may subject an employee to corrective action; this list is not exhaustive. Our Company, as an at-will employer, maintains complete discretion over corrective action and termination policies and practices.

HB5071: Employee Inventions

Some employees may develop or invent new products, software, processes or other intellectual property during employment or arising out of our employment relationship. As a condition of employment, Credit Union West retains exclusive ownership of such inventions, improvements, software, and other work created in the course of employment or which arises out of our business.

Employees must promptly inform their managers of each invention, software development, improvement, discovery, related documentation or other work creation. They are also obligated to assist Credit Union West, without further compensation, in obtaining patent, copyright or other legal protection. However, such inventions remain company property whether or not they are otherwise legally protected.

HB5072: Member Relations

Credit Union West's goal is to provide unequalled member and business service. Employees are expected to be professional and to interact politely and patiently with all members and business contacts. Employees should always attempt to satisfy members' needs or questions and to build goodwill, while adhering to company policies. Member relations problems should be reported to Managers who may assist and provide suggestions for resolving problems. Credit Union West always welcomes employee input or suggestions regarding member service, member relations, and improvement of total quality.

HB5079: Personal Finances

Expected Employee Conduct

To ensure that our members are well served and that Credit Union West's assets and interests are safeguarded, officials, officers, and employees are held to the highest standards both professionally and personally. All officials, officers, and employees are expected to conduct themselves and their financial affairs in a manner deserving of public trust and confidence that reflects favorably on Credit Union West.

Although Credit Union West wants every employee to enjoy the convenience of our products and services, misuse and abuse may result in closing of account(s) as well as disciplinary action up to and including termination. Upon separation of employment, all employee account discounts associated with Credit Union West.

HB5080: Personal Property, Searches, and Inspections

Protecting Personal Property

Credit Union West will take reasonable steps to assist employees in protecting their personal property while at work. However, the Credit Union West does not assume responsibility for theft, damage, or disappearance of such property. Consequently, employees should not keep valuable property or large amounts of cash at work. Good judgment should also be used when displaying personal items. Employees should ensure that such items are professional and do not hamper company functions or sales efforts.

Searches and Inspections

To ensure workplace security and safety, all Credit Union West facilities, company property (including desks, work stations, computers, lockers, files, etc.), and employee's personal property on company premises are subject to inspection without notice and upon request.

Employee Responsibilities

All employees are responsible for assisting with the security of Credit Union West property and work areas and any related investigations. Employees should immediately notify Management of any unfamiliar or suspicious persons in their work areas and offer assistance or escort such persons as is appropriate.

HB5081: Personal Financial Transactions

As a service and convenience, our employees are encouraged to transact their personal financial business with Credit Union West. In some instances, as outlined below, free or discounted services are available to company employees. However, in no instance may an employee's personal transactions create a conflict of interest or potential conflict of

interest. All transactions must comply with standard operational and accounting procedures and meet our established Code of Ethics.

Credit to Employees

Rates and Standards. Loans may be extended to employees, officials, and officers at the same rates and under the same credit standards as are applied to all members. In some limited circumstances, as outlined below, employees may receive Credit Union West services at reduced rates.

Loan Approval. In all instances, loan applications are to be evaluated and approved under the company's established employee loan approval process. Officials, officers, and employees who benefit directly or indirectly from a company loan may not participate in the approval process. All loans are subject to the same review standards and conditions that all applicants must satisfy.

Submittal of Application. When applying for any loan, direct your loan application to the Branch Manager or Loan Manager. Employees are strongly encouraged to apply for loans directly through the credit union, instead of other means such as indirect lending or online. This will ensure that the employee is provided with proper discounts and approvals.

Discounted Employee Benefits

Employees are provided Credit Union West services at either no charge or reduced rates. Limitations may apply and services are subject to change. Current employee services and discounts include:

- ❖ 1% rate reduction on Closed-Ended Consumer and Home Equity Loans,
- ❖ Employees will receive \$1,000 off the origination fee in addition to the rate being set at a percentage that would earn the credit union no more than 1% if sold on the secondary market,
- ❖ Free checks (base type only).

Upon separation of employment, all employee account discounts associated with Credit Union West's account relationship will be discontinued.

Overdrafts, Late Payments, and Other Fees

Employees' account and financial privileges and benefits that are abused through overdrafts, late payments, over limits, or insufficient funds may be revoked at any time. Such employees may also be subject to corrective action. Overdraft charges, late payments, penalties, and any other collection fees will not be waived for employees, nor will payment deadlines be extended. The accounts and transactions of employees and managers will be handled and processed in the same manner as those of any member. Refer to the Employee Overdraft Policy for more detailed information.

Account Transactions Limitations

Officials, officers, and employees may NOT personally process or post entries to their own accounts or to those of immediate family, household members, close friends, assigned Power of Attorney, or where they may have a personal interest or act as a joint owner or co-maker. Employees must report any of these known account(s) as Employee and/or Family accounts, to ensure appropriate controls and documentation are set. Examples of such transactions include:

- ❖ Cashing checks;

- ❖ Receiving or disbursing money or funds;
- ❖ Processing loans, loan refinances, or adjustments;
- ❖ Corrections or adjustments of financial transactions;
- ❖ Maintaining files;
- ❖ Providing credit ratings;
- ❖ Transferring agreements;
- ❖ Notarizing Company documents; or
- ❖ Making purchases from a member or sales to a member.

Employee Expectations

Employee account(s) are subject to review, at any time, by the credit union's regulators, internal and external auditors.

If an employee suspects "check-kiting", fraud, or any dishonest action within the credit union, they are responsible to report this action to their direct manager or Human Resources Management. No retaliation, of any kind, will occur because you have reported an incident of suspended fraud or dishonesty.

Although Credit Union West wants every employee to enjoy the convenience of our products and services, misuse and abuse may result in closing of employees account(s) as well as disciplinary action up to and including termination.

HB5100: Safety

Safety is the responsibility of each employee. Observance of safety rules and use of safety devices (where required) are conditions of continued employment. Accidents occurring during working hours must be reported immediately to the employee's manager. The Manager will notify Human Resources Management as soon as possible and is responsible for completing a Worker's Compensation Notice of Workplace Injury form and submitting the form immediately to Human Resources Management. If you are injured at work there is a first aid kit located at each branch. If your injury is beyond the scope of a first aid kit and you need emergency treatment, your manager is responsible for making the necessary arrangements.

If you observe a member, vendor, etc., who needs medical assistance, please assess the situation and bring it to your manager's attention. Please do not hesitate to call 911 for medical assistance if the situation calls for such attention.

Such safety rules include, reporting to a manager or Human Resources:

- ❖ Any work-related injuries and illnesses, no matter how minor;
- ❖ Unsafe conditions or practices (reports may be made anonymously if necessary); and/or
- ❖ All suspicious persons, potentially violent situations, or persons possessing guns or other weapons;
- ❖ Using only tools and equipment which the employee is fully qualified and authorized to use and using all safety equipment, prescribed adaptive devices, and procedures; Providing safety suggestions;
- ❖ Restricting and monitoring visitor access to Credit Union West facilities; and
- ❖ Abiding the company ban on possession of deadly weapons inside any Credit Union West facilities including any vehicle in the parking lot (except where such a prohibition is expressly prohibited by state law).

Employees who violate Credit Union West safety policies may be subject to corrective action up to and including termination.

Workers' Compensation Insurance

All employees are covered under Workers' Compensation insurance. This insurance provides payment of your medical expenses and for partial salary continuation in the event of a work related accident or illness. The amount of benefits and the duration of payment depend on the nature of your injury or illness. If you are injured or become ill on the job, you must immediately report such injury or illness to your manager or Human Resources. This ensures that Credit Union West can assist you in obtaining appropriate medical treatment. Failure to follow this process may result in the appropriate workers' compensation report not being filed in accordance with law, which may consequently jeopardize your right to benefits in connection with the injury or illness. Employees should contact Human Resources for questions regarding workers' compensation insurance.

HB5110: Smoking and Other Tobacco Use

We are committed to providing a work environment that supports employee health and safety and company productivity. For the protection of all employees and to ensure compliance with federal and state law, tobacco use is not allowed in Credit Union West buildings including any work areas, break rooms, and hallways. Tobacco use includes: cigarettes, cigars, vapor or e-cigarettes, pipes, as well as smokeless tobacco products such as chewing tobacco or snuff. While the use of smokeless tobacco products may not directly affect the health of others, their use may be offensive to other employees or members. Employees who use tobacco should do so outside in authorized areas at least 25 feet from the building during approved breaks and lunch periods. Employees who use their rest breaks to smoke should ensure that smoking areas remain clean and that scheduled break times are not exceeded. Visitors should also be asked to refrain from using tobacco in company buildings and to smoke at least 25 feet from the building. Any tobacco use controversy that cannot be satisfactorily resolved by the individuals involved and/or their manager should be referred to Human Resources.

HB5115: Social Media

We understand that social media can be a fun and rewarding way to share life and opinions with family, friends and co-workers around the world. However, use of social media also presents certain risks and carries with it certain responsibilities. To assist employees in making responsible decisions about their use of social media, we have established these guidelines for appropriate use of social media.

This policy applies to all employees who work for Credit Union West.

Social Media Can Mean Many Things

In the rapidly expanding world of electronic communication, social media can mean many things. Social media includes all means of communicating or posting information or content of any sort on the Internet, including to your own or someone else's web log or blog, journal or diary, personal web site, social networking or affinity web site, web bulletin board or a chat room, whether or not associated or affiliated with Credit Union West, as well as any other form of electronic communication.

Employees Are Solely Responsible

The same principles and guidelines found in Credit Union West's policies and three basic beliefs apply to employee activities online. Ultimately, employees are solely responsible for what they post online. Before creating online content, employees should consider some of the risks and rewards that are involved. They should keep in mind that any conduct that adversely affects job performance, the performance of fellow employees, or otherwise adversely affects members, vendors, suppliers, people who work on behalf of Credit Union West or the company's legitimate business interests may result in disciplinary action, up to and including termination.

Employees Should Know and Follow the Rules

Employees should carefully read these guidelines, and the Employee Conduct & Business Ethics, Communication & Information Systems, and Harassment policies, and ensure postings are consistent with these policies. Inappropriate postings that may include discriminatory remarks, harassment, and threats of violence or similar inappropriate or unlawful conduct will not be tolerated and may result in disciplinary action, up to and including termination.

Employees Should Be Respectful

Employees should always be fair and courteous to fellow employees, members, vendors, suppliers or people who work on behalf of Credit Union West. Also, they should keep in mind that work-related complaints are more likely to get resolved by speaking directly with co-workers or by utilizing our Open Door Policy than by posting complaints to a social media outlet. Nevertheless, if employees decide to post complaints or criticism, they should avoid using statements, photographs, and video or audio that reasonably could be viewed as malicious, obscene, and threatening or intimidating, that disparages members, employees, vendors or suppliers, or that might constitute harassment or bullying.

Examples of such conduct might include offensive posts meant to intentionally harm someone's reputation, or posts that could contribute to a hostile work environment on the basis of race, sex, sexual orientation, gender identity, pregnancy (current, past, or potential), disability, religion, or any other status protected by law or company policy.

Be Honest and Accurate

Employees should make sure they are always honest and accurate when posting information or news, and if a mistake is made, it should be corrected quickly. Be open about any previous posts that have been altered. Remember that the Internet archives almost everything; therefore, even deleted postings can be searched. Employees should never post any information or rumors that they know to be false about Credit Union West, fellow employees, members, vendors, suppliers, and people working on behalf of Credit Union West or competitors.

Post Only Appropriate and Respectful Content

Confidentiality. Employees should maintain the confidentiality of the company's trade secrets and private or confidential information. Trade secrets may include information regarding the development of systems, processes, products, know-how and technology. Employees should not post internal reports, policies, procedures, or other internal business-related confidential communications.

Financial Disclosure Laws. Employees should respect financial disclosure laws. It is illegal to communicate or give a "tip" on inside information to others so that they may buy or sell stocks or securities. Such online conduct may also violate Insider Trading rules.

Non-Covert Marketing or Misleading Claims. We expect our employees to be ethical with members, vendors, suppliers, and other third parties. Therefore, social media should not be used for covert marketing or public relations. Employees must also be careful not to make claims about products and services that are misleading or untrue.

Links. Employees should not create a link from their blog, website or other social networking site to Credit Union West's website without identifying themselves as an employee.

Express Only Personal Opinions. Employees must never represent themselves as a spokesperson for Credit Union West. If Credit Union West is a subject of the content being created, employees should be clear and open about the fact that they are an employee and make it clear that their views do not represent those of Credit Union West, fellow employees, members, vendors, suppliers or people working on behalf of Credit Union West. If a blog is published or posts made online related to the work an employee does or subjects associated with Credit Union West, employees must make it clear that they are not speaking on behalf of the company. It is best to include a disclaimer such as "The postings on this site are my own and do not necessarily reflect the views of Credit Union West."

Using Social Media at Work

Employees should refrain from using social media while on work time or on equipment we provide, unless it is work-related as authorized by their manager or consistent with the Computer Security and Use Policy. Employees should not use the company's email addresses to register on social networks, blogs, or other online tools utilized for personal use such employees authorized to participate in social media must identify themselves as a representative of Credit Union West.

Retaliation is Prohibited

The Company prohibits taking negative action against any employee for reporting a possible deviation from this policy or for cooperating in an investigation. Any employee who retaliates against another employee for reporting a possible deviation from this policy or for cooperating in an investigation will be subject to disciplinary action, up to and including termination.

Media Contacts

Employees should not speak to the media on Credit Union West's behalf without contacting Executive Management. All media inquiries should be directed to our official Media Spokesperson.

Employee Rights under the NLRA

Our Social Media policy is not intended to interfere with employees' legal rights to engage in concerted, protected activities involving the terms and conditions of employment.

If you have questions or need further guidance, please contact Human Resources Management.

HB5120: Solicitation and Distribution Activities

In order to minimize work interruptions and to maintain productive business operations, employee solicitation and distribution activities (such as soliciting contributions, distributing information or literature, gathering petitions, and soliciting memberships and dues) are restricted on Credit Union West premises. Such activities are prohibited during

working time, in work areas, on Credit Union West's bulletin boards or intranet, and throughout Company communication systems, including email. (Lunch and rest breaks are not considered working time.) The sale of goods and services is prohibited.

Limited exceptions to this policy during non-working time may be allowed, such as credit union sponsored charity fund raising drives, employee gift solicitations, and business-related sales and service presentations. All exceptions require proper authorizations from a member of Executive Management.

Our policies are not intended to interfere with your legal right to participate in protected communication or concerted activities with other employees regarding the term and conditions of your employment.

HB5128: Whistleblowing: Reporting Serious Inappropriate Conduct

We are committed to the highest possible standards of ethical, moral, and business conduct in all of our relationships and business operations. As part of that commitment, we encourage and expect employees and others who have serious concerns or who have observed unethical, fraudulent, improper, or illegal conduct to communicate that information without fear of retaliation.

Our intent is to promote openness, honesty, and accountability so that inappropriate actions can be addressed quickly and that any wrongdoing can be prevented in the future. This policy is intended to supplement, but not replace our discrimination, harassment, and complaint policies. Individual employee complaints and concerns about basic employment issues are generally handled through those policies.

Whistleblower Defined

Whistleblowing can be described as providing information about potentially unethical, illegal, fraudulent, or other seriously inappropriate conduct.

Types of Wrongdoing Addressed

Whistleblowing can involve any type of serious unethical, potentially illegal, or other conduct that violates our standards. A few examples include: questionable financial practices, theft, unsafe practices, discrimination or harassment, violations of laws, ethics violations, falsifying records, etc.

Reporting Inappropriate Activities

Whistleblowers can report suspected, inappropriate activities in several ways. Reports can be made to the immediate manager. However, if there is a conflict of interest, it's possible that the manager may be involved in the activities, or the whistleblower feels uncomfortable, then a report can be made to any member of management who may have responsibility for reviewing the activities or may be able to address them properly. This includes Human Resources, any member of Executive Management, Compliance or Whistleblower Officer. A "whistleblower letter" may be mailed to the Supervisory Committee at PO Box 8182, Glendale, AZ 85312 or emailed to supervisory.committee@cuwest.org.

Reports of inappropriate activities can also be made directly to the Occupational Safety and Health Administration (OSHA). An online whistleblower report form can be found at:
<https://www.osha.gov/whistleblower/WBComplaint.html>.

Reports Made in Writing, Verbally, or Anonymously

It is suggested that allegations of wrongdoing be made in writing so that the situation, facts, and details are clearly described. However, written reports are not required. Reports may also be provided anonymously.

Reporting Must Be Made in Good Faith

Reports of inappropriate activities must be made in good faith. The individual should reasonably believe the information provided to be true. Individuals making malicious or knowingly false accusations are subject to corrective action, up to and including termination.

No Retaliation

Retaliation, coercion, intimidation, adverse employment actions, or harassment against employees or others who provide information in good faith or who cooperate in investigations will not be tolerated. An individual who retaliates against a whistleblower will be subject to disciplinary action, up to and including termination.

Confidentiality

Reports of wrongdoing will be kept as confidential as possible, consistent with the need to conduct an investigation, comply with applicable laws, and cooperate with government officials.

HB5130: Workplace Violence

Employee and member safety and security are important to us. To promote a safe workplace and to reduce the risk of violence, all threatening, aggressive, and violent behavior, including bullying, verbal and written threats, and physical attacks are prohibited. No employee (except authorized security personnel) may possess any weapon inside a Credit Union West facility. This weapons ban includes employees legally licensed to carry weapons.

In accordance with Arizona law, employees may lawfully transport or store a firearm on Credit Union West property, except the Credit Union West Luke Branch located on Luke Air Force Base, if it is in the employee's locked and privately owned vehicle or in a locked compartment on the employee's privately owned motorcycle, AND is not visible from outside of the vehicle or motorcycle. Employees must notify Human Resources if they possess a firearm on Credit Union West property.

In accordance with federal regulations, firearms are not permitted on United States Military Bases unless the employee lives on the Base and is transporting a firearm to their private home.

All potentially threatening, dangerous, or suspicious situations should be immediately reported to the employee's supervisor, Human Resources, or another member of management. No employee may be discriminated or retaliated against because he/she has reported any potential workplace threat or violence or has participated in a related investigation or proceeding. Employees who violate this policy will be subject to immediate corrective action up to and including termination.

HB6010: COBRA - Insurance Continuation

In some instances, employees and their dependents that lose or become ineligible for their group health insurance plans may pay for a temporary extension of coverage through Consolidated Omnibus Budget Reconciliation Act (COBRA). Coverage through COBRA is not automatic. Employees must inform Human Resources that an extension in coverage is desired and then complete and submit all required paperwork within the required time limits. The following are examples of qualifying events and beneficiaries under COBRA:

Coverage may continue for up to eighteen (18) months upon an employee's retirement, termination (voluntary or involuntary), reduction of hours, layoff, or leave of absence. However, employees fired for gross misconduct are not eligible for coverage.

Coverage for dependents may continue for up to thirty-six (36) months because of divorce/legal separation, ineligibility of a dependent child, a covered employee/retiree becoming entitled to Medicare, or because of the death of the covered employee/retiree.

Another insurance coverage option exists when employees become eligible for COBRA. Instead of enrolling in COBRA, employees may opt to buy an individual plan through the Health Insurance Marketplace, established through the Affordable Care Act, through what is called a "special enrollment period." Special enrollment periods for qualified health plans in the Marketplace are offered to persons eligible for COBRA when:

- ❖ Such persons initially are eligible for COBRA due to the loss of other minimum essential coverage; and
- ❖ When such persons' COBRA coverage is exhausted.

Timeframes also exist for enrollment through the Health Insurance Marketplace. Go to www.healthcare.gov for more information. COBRA is a complicated and technical law. Contact Human Resources for complete information and assistance.

HB6015: Health Insurance Portability and Accountability Act

The Health Insurance Portability and Accountability Act (HIPPA) require employers to provide Certificates of Credible Coverage to any employee/dependent who loses health insurance coverage. HIPPA also affects the areas of limiting exclusions for pre-existing conditions, special enrollment rights and prohibiting discrimination in employment

Contact Human Resources for complete information and assistance.

HB6020: Insurance and Retirement Benefits

Eligible employees are offered various insurance and retirement benefits. Information summarizing these benefits is provided to participating employees periodically and as required by law. The programs outlined below are described in detail in official documents located in Human Resources. The official documents are controlling and should be

reviewed when specific questions arise. Benefit plans involving current, past, or retired employees may be changed or eliminated at any time at Credit Union West's sole discretion.

Benefits Offered

Eligible employees are provided a wide range of benefits in addition to those required by law (such as Social Security, Workers' Compensation, and Unemployment Insurance). Eligibility depends upon a number of factors including employee classification (such as full- time or part-time) and time employed. Some plans require employee contributions and waiting periods.

Benefits Plans Include: Medical Insurance Dental Insurance Vision Insurance Health Savings Account and Company Match Life and Accidental Death and Dismemberment (AD&D) Insurance Supplemental Life and AD&D insurance Short Term and Long Term Disability Insurance Employee Assistance Program (EAP) 401(K) Retirement Plan and Company Match Defined Benefit Pension Plan Supplemental Cancer, Accident Indemnity, and Critical Care Gym Membership Reimbursement Tuition Reimbursement Employees may review their options for insurance coverage in the Health Insurance Marketplace, established with the Affordable Care Act. This information and available options can be found at www.HealthCare.gov.

HB6030: Overtime

Employees may occasionally be required to work overtime hours to meet business needs. Management will attempt to schedule overtime fairly and consistently, however advance notice may not always be possible. Failure to work overtime when assigned, or working overtime without authorization, may result in corrective action up to and including termination.

Calculating Overtime

Nonexempt full time and part-time employees are eligible for overtime pay for actual work performed beyond forty (40) hours per workweek or otherwise as required by law. Exempt employees are not eligible to receive overtime pay. Prior approval of a manager is required before any nonexempt employee may work overtime. Work beyond forty (40) actual hours per workweek will be paid at one and one-half times the employee's hourly rate or regular rate, if different. Overtime is calculated based on a single workweek beginning at midnight on Saturday and ending at midnight on Friday. Credit Union West notes that some state laws provide different overtime requirements, and will comply with both state and federal law.

Based on "Hours Worked". As required by law, overtime pay is based on actual "hours worked." Time off for lunch breaks, sick or vacation leave (PTO), holidays, funeral leave, jury leave, leave of absence, or similar time off is not considered "hours worked" for calculating overtime.

HB6040: Payroll Procedures

We seek to provide fair, competitive wages and salaries that recognize each individual's unique contribution to the overall goals of the organization. Salary increases, when granted are based on merit, job performance, position, market conditions, and Credit Union West's financial health. We also seek to provide timely and accurate payment to

employees in compliance with all applicable laws. Employees who have questions or concerns regarding any compensation programs or policies are encouraged to contact their manager or Human Resources. Employees who believe that improper deductions or mistakes have been made in their paychecks should inform Human Resources immediately. Salary policies and procedures are made in Credit Union West's sole discretion and may be unilaterally modified or revoked at any time.

Pay Procedures

Employees are paid biweekly, every other Friday. A pay period consists of fourteen (14) days beginning at midnight on Saturday and ending at midnight on Friday. If payday happens to fall on a scheduled day off (such as a holiday), checks will normally be distributed on the last working day before the scheduled pay date.

Paycheck Distribution

Employee paystubs are available at any time online through the credit union's payroll provider. "Live" paychecks will be delivered to the employee's manager or given personally to employee or, with an employee's authorization, deposited directly into an employee's checking or savings account at the credit union. Arrangements for mailing or pick-up by another person must be made in advance and in writing with Human Resources. Under no circumstances will Credit Union West release any paychecks early and salary advances may not be made.

Lost Checks

Payroll must be notified in writing as soon as possible if a paycheck is lost so that a replacement check can be issued. However, Credit Union West is not responsible for a lost check if payment cannot be stopped. Stop payment processing fees are the responsibility of the employee.

Time Records

To ensure that employees are accurately paid and that we are in compliance with applicable law, complete records of employee hours worked must be kept.

Nonexempt employees are required to record actual time worked including starting and ending time and time off for lunch. The use of accrued leave time must also be recorded through the official electronic time-keeping program. All overtime hours require prior approval of Management. Employees should not work off the clock.

Exempt employees are not required to record actual time worked but must account for daily attendance and record accrued leave used.

Care should be taken to ensure that time records are completely accurate. Falsifying any time record or completing another employee's record is strictly prohibited and subject to disciplinary action up to and including termination.

Voluntary Deductions

Deductions for items such as insurance premiums and savings plans will be made with an employee's written permission. Note, however, that some retirement programs permit automatic enrollment. In those instances, contributions will be deducted automatically unless an employee has provided "opt out" notification to Human Resources.

Deductions From Exempt Employees' Salaries

Deductions will be made from exempt employees' salaries only as allowed by law. Some examples of permissible salary deductions include deductions for absences from work for one or more full days for personal reasons, because of illness or injury if an employee has yet to qualify for our leave plan or has exhausted his/her leave, or resulting from certain unpaid disciplinary suspensions. Deductions relating to unpaid Family and Medical Leave (FMLA) or for hours not worked during the first or last week of employment are also appropriate. Contact Human Resources for more details or if you believe that an improper deduction has taken place. Employees will be promptly reimbursed for any improper deductions made.

Charity Fund

As a local community focused organization that cares about the areas where we all live and work, we seek ways to give back to our communities. As a voluntary program, employees submit and vote on organizations to receive donated funds each quarter. The self-funded program relies on employee payroll donations. Employees wishing to participate will have an established amount deducted from each pay period and their proceeds will go towards a charitable organization. The donation will be a minimum of \$2.00 per pay period. Participation is highly encouraged and will fund the Charity Fund Program.

Credit Union West's Commitment to Ensure Compliance With All Legal Requirements

We are strongly committed to providing a compensation program that is in compliance with federal, state, and local wage and hour, equal employment, and related requirements.

HB6050: Working Hours

As allowed by law, Credit Union West reserves the right to schedule work hours as business and organizational needs require. Daily and weekly work schedules may be changed at the complete discretion of the company to meet varying job responsibilities and business conditions. While attempts will be made to establish steady and predictable hours, there are no guarantees of minimum or maximum hours and lack of notice is not an acceptable reason for refusing work.

Lunch and Rest Breaks

Full time nonexempt employees are generally scheduled to work eight (8) consecutive hours daily with a required, unpaid thirty (30) minutes lunch break. The length of the break may be changed if business needs require. Part-time employees who work more than one half of a day may also receive a meal break. Full-time nonexempt employees may receive up to two (2) paid 15-minute rest breaks in each eight hour day. Employees who work through rest breaks may not leave work early and will not be paid additional compensation. Exempt employees are entitled to breaks as is appropriate.

Breaks for Nursing Mothers

Reasonable breaks for nursing mothers to express breast milk will be provided for up to one year after the child's birth, as required by the Fair Labor Standards Act, or as required by applicable state law. A private place (other than a restroom) will be provided for this purpose. The break time may be paid or unpaid, depending upon whether a

“normal” break time is used, the length of the break, and as legally required. The employee should coordinate these breaks with her manager.

ADA Accommodations

Breaks and schedules may be modified to provide reasonable accommodations as required under the Americans with Disabilities Act. Reasonable accommodations may also be available to individuals with temporary impairments, such as those with pregnancy-related disabilities.

HB6055: Trip Reduction Program

Credit Union West supports and participates in complying with Maricopa County's Trip Reduction Program. When possible, we encourage employees to share the ride to work, by carpooling or vanpooling, taking the bus, riding a bike, or walking to work. The goal of the program is to reduce drive-alone travel to work. In our effort to comply with the program, and to make commuting less stressful and more convenient for our employees, we offer commute-related incentives, such as:

Designated Carpool Parking, Guaranteed Ride Home Program, Special Random Drawings and Prizes. Contact Administration to take advantage of these benefits and determine your best commute alternatives.

HB7010: Funeral Leave

Eligibility

Full-time employees who have completed their Initial Employment Period are eligible to use funeral leave to attend the funeral and make any necessary funeral arrangements associated with the death of an immediate family member. Part-time employees are not eligible for paid funeral leave but may, with Management's approval, use unpaid leave to attend a funeral or handle family affairs.

Time Allowed

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

Immediate Family Defined

For the purposes of this policy, “immediate family” includes spouse, child, parent, sibling, grandchild, grandparent, domestic partner, child-in-law, parent-in-law, sibling-in-law, grandchild-in-law, or grandparent-in-law.

Non-Immediate Family and Close Friends

In most circumstances, leave for services other than immediate family shall be taken as Paid Time Off (PTO) leave or unpaid time off. In limited and unusual circumstances, paid funeral leave may be provided to attend the funeral of a non-immediate relative or close personal friend.

Approval by Management

An employee requiring funeral leave should immediately inform his/her manager. In all instances, funeral leave requires Management's approval.

Extra Time

If more than three (3) days are needed because of travel time or extenuating circumstances, an employee may use Paid Time Off (PTO) leave or unpaid time off, if approved.

HB7020: Holidays

Credit Union West recognizes the importance of leisure time and will observe holidays as annually designated by Management.

Eligibility

Full-time employees and part-time employees who regularly work at least twenty (20) hours per week are eligible for holiday pay starting from their hire date as follows:

Holiday pay will not be approved when it is the employee's last day of employment, the employee is scheduled to work and is absent without excuse, the employee is not in active pay status, the employee is a part-time who regularly work less than twenty (20) hours, employment is on a temporary basis or assigned through a temporary employment agency. Exempt employees will be paid as required by the Fair Labor Standards Act. Holiday will not be paid to an employee that is in an inactive pay status (e.g. short term disability, unpaid leave, Workers Compensation leave, or lay-off).

Schedule

Management will determine the holiday schedule on an annual basis. Currently the following holidays are observed:

- New Year's Day
- Martin Luther King JR. Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Eve of Christmas (1/2 day)

- Christmas Day
- Eve of New Year (1/2 day)

Holidays on Weekends and During Vacations

If a holiday falls on a weekend it may be observed, at Management's discretion. Holidays falling on Saturday, all Credit Union West locations will be closed the preceding Friday; all locations will also be closed on Saturday. Holidays falling on Sunday, all locations will be closed the following Monday. If a company holiday occurs during an employee's scheduled vacation it will not be counted as a vacation day and the employee will be granted another day off, with Management's permission, which may be added to the present vacation period or taken at a later date during the vacation year.

Working Holiday

Business necessity may require scheduling employees to work on company holidays. Employees required and approved to work on scheduled holidays will receive holiday pay and regular pay based on the hours worked. Exempt employees will be paid as required by the Fair Labor Standards Act.

Other Personal Time Off

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

- Paid Time Off (PTO) accrued days; or
- Unpaid time off in limited circumstances and with Management's permission.

HB7030: Jury, Witness, and Voting Leave

Employees are encouraged to fulfill their civic responsibilities by serving jury or witness duty and voting in public elections.

Jury and Witness Duty

Eligibility. All employees are eligible for court-ordered witness or jury leave.

Pay. Full time employees who have completed their Initial Employment Periods will be paid at their regular base rates for up to thirty (30) calendar days of jury or witness duty in any calendar year. In addition to the thirty (30) calendar days, exempt employees are also paid for any days during weeks they actually perform work. Paid jury and witness leave are in addition to Paid Time Off (PTO) leave.

Non-Paid Leave. Part-time employees and full-time employees who have not completed their Initial Employment Periods do not qualify for paid jury leave. In those instances, or where the period of jury or witness duty extends beyond the paid leave period, employees may take unpaid leave or use accrued PTO leave as appropriate. Exempt employees will be paid as required by law.

Procedure. Employees must immediately provide Human Resources with copies of court notices. Jury or witness pay and leave will not be authorized without prior documentation. Employees are expected to check in daily and advise their manager of the status of court proceedings and availability for work.

Breaks in Duty. Employees should report to work on any business days that the court schedule permits or if released from court early.

Jury Compensation. For employees who qualify for paid jury or witness leave, any fees received for jury or witness service, excluding mileage, must be submitted to the Credit Union West in order to receive jury pay. Employees who do not qualify for paid jury leave may retain their jury/witness fees.

Time off to Vote

Employees whose work schedules do not allow them opportunity to vote in elections may receive up to two hours of unpaid time off to vote. Voting time must be scheduled at the beginning or end of the employee's work day and requires Management's authorization. Time off to vote should be requested at least one day prior to Election Day to minimize disruption of operations.

HB7040: Leaves of Absences

Family and Medical Leave

Family and medical leaves of absence will be granted in accordance with the Family and Medical Leave Act (FMLA) and applicable state or other law. The law is complex, so employees are encouraged to contact Human Resources with their questions and if they are anticipating needing to take leave.

Eligibility. Employees are eligible for FMLA leave if they have:

- Worked for Credit Union West for at least twelve (12) months (which need not be consecutive);
- Worked for at least 1,250 hours during the previous twelve (12) months; and
- Worked at a site with fifty (50) or more employees or where fifty (50) or more employees are located within seventy-five (75) miles of the work site.

Definition of "Child" and "Parent" under the FMLA. An eligible employee may take Family and Medical leave to care for a biological or adopted son or daughter, a foster child, a step child, a legal ward, or for a child the employee is caring for in place of that child's parent (in certain circumstances described below). The child must be under 18 years of age or can be 18 or older if not able to care for him or herself because of a mental or physical disability.

An employee who is standing in place of a parent (in loco parentis) may be eligible for FMLA leave if he or she has day-to-day responsibility for the child or provides financial support for the child. A biological or legal relationship between the employee and child is not required. However, limited relationships, such as caring for a child whose parents are on vacation would not qualify. Employees who may be considered parents and therefore protected under the FMLA could include: an employee raising a child with a same sex or unmarried partner, grandparents or other relatives who provide day-to-day care. Contact Human Resources if you have questions or to determine whether you qualify for such leave.

Reasons for FMLA Leave. FMLA leave may be taken for any of the following reasons:

Parental Leave. The birth of an employee's child or the care of the newborn child; or the placement of a child with an employee for adoption or foster care, or to care for the newly placed child. **Family Medical Leave.** To care for an employee's spouse, child, or parent (but not in-law) with a serious health condition. **Employee Medical Leave.** An employee's own serious health condition that makes the employee unable to perform one or more of the functions of his or her job. **Military Active Duty Leave.** Qualifying situations that occur because a covered spouse, child, or parent is called to active military duty, in a foreign country in any branch of the military, including the National Guard or Reserves, or has been notified of a call to active duty. "Qualifying exigencies" include: short notice deployment, military events and related activities, childcare and social activities, financial and legal arrangements, counseling, rest

and recuperation, post-deployment activities, parental care leave, or other activities agreed to by the Company and employee. Military Service member (Caregiver) Leave. To care for a spouse, child, parent, or next of kin who is a covered military service member (a current member of the Armed Forces, National Guard, or Reserves or is on the temporary disability retired list) with a serious illness or injury that occurred or was aggravated while on active duty. Leave may be taken for a serious, service-related injury or illness, incurred in the line of duty, within five (5) years of serving in the military.

Definition of Serious Health Condition. A serious health condition (for family and employee medical leave purposes) is an illness, injury, impairment or physical or mental condition that involves either an overnight stay in a medical facility or continuing treatment by a healthcare provider. The continuing treatment is for a condition that either prevents an employee from performing the functions of his or her job, or prevents the qualified family member from participating in school or daily activities.

Generally, to meet the continuing treatment requirement, there must be a period of incapacity for at least three consecutive calendar days and at least two visits to a health care provider. One visit must occur within seven days of the start of the incapacity and the second within 30 days. Or, there must be one visit (within seven days of the start of the incapacity) and a continuing course of treatment. Serious health conditions can also include incapacity related to pregnancy, chronic serious conditions, permanent or long-term illnesses, conditions involving multiple treatments, or treatment for substance abuse.

Leave Time Allowed.

- Leave Permitted. The FMLA allows eligible employees to take up to 12 workweeks of leave during a 12-month period for the parental, family medical, employee medical, and active duty leave reasons listed above. The 12-month period is determined by a rolling calculation and is measured backward from the date leave is used. However, under service member (caregiver) leave an eligible employee is entitled to 26 weeks of leave in a single 12-month period. The single 12-month period for service member (caregiver) leave begins on the first day an eligible employee takes FMLA leave to care for a covered service member.
- Husband and Wife Employed. If a husband and wife are both employed by the Company, each may take 12 workweeks leave for his or her own serious illness or to take care of their sick child or each other. However, a married couple is limited to a total of 12 workweeks for the birth, adoption, or foster placement of a child, to care for a sick parent, or when leave is taken to care for a healthy infant or adopted child. An eligible husband and wife are also limited to 26 workweeks of service member leave during a single 12-month period if the leave involves service member leave only, or if the leave involves a combination of service member and other FMLA leave.
- Intermittent or Reduced Schedule Leave. Leave for serious health conditions of the employee, spouse, child, or parent may be taken when medically necessary, or as required to provide care or psychological comfort either continuously, intermittently, or on a reduced schedule. However, employees must make reasonable efforts to schedule treatment and care so Company operations are not disrupted. No intermittent or reduced leave is permitted for parental leaves except with Management's permission. Intermittent or reduced leaves are also available during Active Duty or Service member (Caregiver) leaves.

Employee Notice. If possible, employees seeking parental, family medical, employee medical, or service member leave must give 30 days' advance notice to Management of the need to take FMLA leave. If such advance notice is not possible, notice should be given as soon as possible, generally on the day of learning of the need for leave or the next business day. Employees seeking Active Duty leave should provide notice as is reasonable and practicable. Typically,

employees must comply with our normal leave policies and procedures. Employees should submit a request for leave form and request an appointment with Human Resources prior to beginning leave.

If the need for employee, family member, or service member medical leave is foreseeable, employees should make reasonable attempts to schedule treatment so as to not disrupt Company operations.

Employer Notice. Employees requesting FMLA leave will be informed whether or not they are eligible for the leave. If they are, the notice will list any other information required, as well rights and responsibilities. If they are not eligible, information will be given as to why not. Employees will be informed if leave is designated as FMLA leave and the amount of leave available or counted.

Certification. Employees may be required to obtain initial medical and other certification to support leave requests. Additionally, the Company may require an employee to obtain a second or third medical opinion at Company expense. During the leave the Company may also require periodic recertification as allowed by law.

Use of Accumulated Time Off. As part of the FMLA leave, employees must use accumulated earned paid sick time and paid time off as outlined below. Once accrued “earned paid sick time” and “paid time-off” is exhausted, the remainder of an employee’s leave will be unpaid.

- **Employee or Family Medical and Service Member Leave.** An employee on a medical leave of absence, family medical leave, or service member leave must use, as allowed by law, accrued vacation, sick, and personal leave while on leave from work. Note, however, the Company is only required to provide paid sick leave in situations in which it is normally provided.
- **Parental or Active Duty Leave.** Employees on parental or active duty leave must use vacation days and personal leave accrued but may not use accrued sick leave.

Benefits.

- **Insurance.** During FMLA leave employees may continue group health coverage under the same conditions as if they had been continuously employed. Employees are responsible for continued payment of their share of health insurance premiums, if applicable. For any portion of an FMLA leave that is unpaid, payment arrangements must be made. As provided by law, the Company may recover any health insurance premiums it paid for an employee who fails to return from leave.
- **Length of Service Benefits Do Not Accrue.** Employees retain their accrued benefits while on leave. However, benefits that accrue according to performance of actual work (including vacation, holidays, and sick leave) do not accrue during leave periods.
- **Military Leave Counts Toward FMLA Eligibility.** Federal military leave law (USERRA) requires that a service member reemployed under its provisions be given credit for time he or she would have been employed but for the military service. Time served in the military counts when calculating FMLA eligibility.

Reinstatement. Employees returning from medical leave may be required to provide certification of their ability to resume work. Employees returning from FMLA leave will be reinstated to their same or equivalent positions as required by law. However, as allowed by law, an employee is entitled to reinstatement only if he/she would have continued to be employed had FMLA leave not been taken. Additionally, reinstatement may be denied to “key employees” if necessary to prevent substantial harm to Company operations.

Military Leave

The following guidelines provide a general summary of military leave rights and responsibilities. The actual law (federal and state) should be reviewed for more specific information.

Eligibility. Full- and part-time employees are eligible for military leave. Temporary employees are generally excluded.

Military Service Defined. Military service can be voluntary or involuntary and includes: active duty, active duty for training, initial active duty for training, National Guard duty, absence from work for an exam to determine a person's fitness for duty, and funeral honors duty. Uniformed Services Defined. Uniformed services include: Army, Navy, Marine Corps, Air Force, or Coast Guard, and their related National Guard and Reserve units, Public Health Service Corps, and other persons designated by the President.

Employee Notice Requirements. To qualify for an approved leave, an employee must, where possible, give notice of the anticipated military service. Upon receipt of orders for active or reserve duty, an employee should notify the manager and Human Resources immediately. A copy of orders should be included with the notification.

Use of Paid Leave. If desired, employees on approved Military leave may utilize accrued vacation or personal leave. Otherwise, leave is unpaid.

Reemployment Rights. Employees returning from military service possess reinstatement, seniority, compensation, benefits, and other rights as are required by the federal Uniformed Services Employment & Reemployment Rights Act (USERRA) and other applicable law based on the length of their military service. Applicants and employees will not be discriminated against in any area of employment because of past, current, or prospective military service. Returning employees are required to report back to work in accordance with USERRA requirements. Such reporting requirements are also based on length of service. Military leave rights and responsibilities are complicated. Human Resources should be contacted for details and further information.

Personal and Other Leaves of Absence

Credit Union West may grant a leave of absence to eligible employees who require time off from work because of non-FMLA eligible medical concerns or to fulfill personal obligations. Such leaves are generally unpaid. Management's approval of personal leave will be based upon the employee's work record, the reason for the request, anticipated length of leave, and business needs. All leaves are subject to Management discretion and are considered on a case-by-case basis. Contact Human Resources for further information.

Eligibility. Full-time employees are eligible for non-FMLA personal leaves of absence if they have:

- Worked for Credit Union West for at least six (6) consecutive months prior to the leave request; and
- Have exhausted all Earned Paid Sick Time and Paid Time Off (PTO) leave.

Part-time employees may be eligible for leave in exceptional circumstances.

Types of Leave. Leaves of absence may be granted for personal or non-FMLA eligible medical, educational purposes, for community service, or religious purposes. Employees who do not qualify for FMLA leave may qualify for personal leave as a reasonable accommodation for a disability or impairment, including temporary impairments related to pregnancy.

Duration of Leave. The length of a personal leave of absence is at Management's discretion, however such leaves may generally not exceed thirty (30) business days. Except as required by law or extenuating circumstances, an employee who exceeds thirty (30) business days of leave will be considered to have voluntarily resigned and be terminated.

Leave Pay. Personal leaves are generally unpaid once applicable and allowable Earned Paid Sick Time and Paid Time Off (PTO) leave is exhausted.

Requesting Leave. Requests for leave must be submitted in writing to Human Resources for review by the employee's manager and Management. If possible, leave requests should be made at least thirty (30) calendar days in advance. Employees should meet with Human Resources prior to beginning any leave to discuss the employee's responsibilities and rights and any benefit continuation. All leave requests are completely subject to managerial discretion.

Reinstatement. Business conditions do not permit the Company to guarantee that an employee will be reinstated to his/her old job or a comparable one. Upon return an employee's seniority and service credits will be reinstated, however paid leave (vacation, sick leave, holidays, etc.) does not accrue during an unpaid leave.

Communication with Company During Leave

An employee on a leave of absence should maintain regular communication with the Company and provide notice of any changes in plans or intention to return to work.

HB7041: Catastrophic Leave Sharing Program

Credit Union West provides a Catastrophic Leaving Sharing program that allows the opportunity for our employees to support their co-workers who face a catastrophic leave. The program allows employees to voluntarily donate accrued Paid Time Off (PTO) leave to another employee who would have otherwise taken a leave without pay or resign their employment due to their emergency. All leave donations are subject to approval from Human Resources Management or the employees Vice President. This program is administered at the company's complete discretion. Employees may contact Human Resources for complete details of this program.

HB7045: Paid Time Off

Credit Union West recognizes the importance of time away from work for vacations, to pursue interests, to recover from illness or injury, or to attend to other family or personal needs (including funerals) is important. Therefore, Paid Time Off (PTO) is provided to eligible employees. Employees are encouraged to use at least eighty (80) hours of PTO within the prior twelve (12) months and are required to take at least five (5) of these days consecutively.

PTO Eligibility

Full-Time and Part-Time Employee. Employees are eligible for PTO if they have completed thirty (30) calendar days of employment, accrued days of PTO to cover the absence, and authorization from their manager.

Part-Time (working under 20 hours per week) and Temporary Workers. Part-time employees (classified as regularly working less than 20 hours per week) and temporary workers (hired and paid through a staffing agency) are not eligible for PTO, but may take unpaid absences as approved by Management.

Accrual

Based on Actual Time Worked. Paid Time Off accrual is based on hours worked and does not accrue during unpaid leaves of absence, workers compensation or other disability leaves, or layoffs.

Based on Length of Service. PTO days may not be taken until they are accrued according to the following schedule.

Part-Time Accrual Schedule

Length of Service	PTO Days Per Year	Accrual Hours Per Pay Period
0 to 4.99	14.56	2.24
5 to 9.99	18.25	2.80
10 to 14.99	21	3.24
15 to 19.99	24.25	3.74
20 and more	27.5	4.24
<i>*Based on 4 hour work days</i>		

Full-Time Accrual Schedule

Length of Service	PTO Days Per Year	Accrual Hours Per Pay Period
0 - .99	6.50	2.00
1 to 2.99	11.50	3.54
3 to 4.99	14.50	4.46
5 to 9.99	18.25	5.62
10 to 14.99	21.00	6.46
15 to 19.99	24.25	7.46
20 and more	27.5	8.47

Supervisor / Assistant Manager Accrual Schedule

Length of Service	PTO Days Per Year	Accrual Hours Per Pay Period
0 - .99	11.5	3.54
1 to 2.99	14.5	4.46
3 to 4.99	18.25	5.62
5 to 9.99	20.5	6.31
10 to 14.99	23.5	7.24
15 to 19.99	27.5	8.47
20 and more	29.5	9.08

Management Accrual Schedule (Manager Level and Above)

Length of Service	PTO Days Per Year	Accrual Hours Per Pay Period
0 - .99	11.5	3.54
1 to 2.99	16.5	5.08
3 to 4.99	21.5	6.62
5 to 9.99	24.5	7.53
10 to 14.99	27.5	8.47
15 to 19.99	29.5	9.08
20 and more	31.5	9.70

Accrual Changes. Any accrual changes in hours, due to length of service or position type change, will be reflected in the pay period that the change has been made.

Accruals for Rehires. Employee who separate from Credit Union West and are then re-hired within six (6) consecutive months will be credited for service previously accrued. If the service break is more than six (6) consecutive months, the PTO accrual schedule will be based on the new rehire date.

Use of Leave

Accumulated PTO may be used for vacations, unpaid funerals, and other personal needs. PTO may also be used if all accrued Earned Paid Sick time has been exhausted for illness and family needs. We strongly recommend, however, that employees accumulate a considerable number of days to be used in instances of unexpected short-term disability.

Scheduled Leave. PTO that is scheduled at least one (1) day in advance of the employee's scheduled start time and is approved by the employee's direct manager is scheduled leave.

Unscheduled Leave. An unscheduled leave is an absence from work which is not requested and approved in advance. Consecutive unscheduled days are considered a 'single incident' for attendance purposes if all earned paid sick time has been exhausted. Employees who have unscheduled absences for three (3) or more days may be required to provide a doctor's release to return to work.

PTO Carryover and Payout

PTO Automatic Payout. Employees may carry over unused PTO hours into the next year and accumulate a maximum of twenty-five (25) days or two hundred (200) hours. Days in excess of 200 hours will be automatically paid out in November of each year.

Unused Accrued PTO Days

New Employees Terminating. Unused PTO leave may not be traded for cash and will not be paid at termination if a new employee has not completed thirty (30) calendar days of employment.

All Other Employees. Any unused PTO leave will be paid out at resignation, retirement, termination or death.

Final Payment. Final PTO payment will be paid out through final payroll and applicable to require all required tax withholdings.

Reporting Non-Scheduled Absences

Employees unable to report to work due to illness or injury should personally call their managers directly, no later than 15 minutes prior to the scheduled start of work, each day of their absence. The employee, not a family member or friend, should contact their manager unless the employee is medically incapacitated and unable to make the call. Text messages and emails are not an acceptable form of notification to the manager.

Employees who become sick during the workday should notify their manager before leaving the premises.

An employee that fails to contact their manager or human resources will be subject to corrective action up to and including job abandonment and termination from employment.

Scheduling PTO Leave

After the initial thirty (30) days of initial employment, employees may schedule PTO days as soon as they have accrued. Requests should be made as much in advance as possible. PTO requests are subject to Management approval based upon operating requirements, staffing considerations, and business necessity. Employees who submit their PTO requests first will receive first scheduling priority. Seniority will be used to resolve any conflicts. Any changes must be approved by Management.

Duration

Exempt employees will have their accrued PTO days charged as allowed by law. Long-term employees with more than 10 days of accrued PTO time are requested to schedule PTO periods no longer than two regular work weeks. PTO's extending beyond two weeks require Management's approval.

Holidays During PTO

A company holiday that occurs during a scheduled PTO period will not be counted as a PTO day. However, the employee will not receive holiday pay if they call in unscheduled the business day before or after the company holiday (unless a doctor's excuse is provided). In such situations, an employee will use PTO instead.

Sick and PTO During Leaves

Employees on leaves of absence (other than military leaves or as prohibited by law) are required to use all earned Sick and PTO days during those leave periods.

Recordkeeping

PTO deductions will be charged against an employee's accrued leave as allowed by the Fair Labor Standards Act and applicable state law.

Abuse of PTO

Employees who abuse PTO policies or exceed their PTO leave may be subject to corrective action, up to and including termination.

HB7050: Earned Paid Sick Time

It is critical to our operations that every employee be dependable and on the job. However, Management recognizes that an employee or immediate family member may occasionally be temporarily injured or ill. The sick leave policy is designed to provide protection to eligible employees against loss of income during unavoidable absences.

Eligibility and Usage

Full-time and Part-Time Non-Exempt Employees. Full-time non-exempt employees who have completed their Initial Employment Periods are eligible for Earned Paid Sick Time. Sick time must be taken in increments of 15 minutes or more. At Management's discretion, authorized absences without pay may also be granted to those employees who have no accrued Earned Paid Sick Time or PTO available.

Full-time Exempt Employees. Full-time exempt employees who have completed their Initial Employment Periods are eligible to use earned paid sick time. As a general rule, exempt employees are not deducted earned paid sick time for partial days worked in excess of four hours. If less than four hours are worked, earned paid sick time will be deducted in increments of 15 minutes or more. If no accrued earned sick paid sick time is available, PTO can be used. If no accrued earned sick paid time or PTO are available, only full day absences will be docked from their pay.

Accrual

Rate. All employees will be front loaded 40 hours of earned paid sick time every January 1. Newly hired employees are will begin accruing on date of hire and may receive a pro-rated amount of earned paid sick based on estimated hours worked through the end of the calendar year. However, any accrued earned paid sick time may not be used until after completion of their Initial Employment Period.

Maximum Accrual. Maximum accrual of sick time per calendar year is forty (40) hours.

Unused Accrual Days

Unused accrued sick days remaining at the end of each calendar year will be moved to Paid Time Off balance.

Sick Days at Termination

Employees who meet the retirement requirements of Credit Union West, will be provided payment for accrued Earned Paid Sick time.

Use of Sick Leave

Sick leave is intended to provide income protection in the event of the illness or injury of an employee or member of his/her family member or the equivalent of a family relationship.

Physician Certification

During any medical absence, Credit Union West may request written certification of the illness or injury from the employee's physician after three (3) or more consecutive days. Periodic re-certification may also be required. Additionally, a verification or release by a health care provider may be a condition of returning to work after three (3) or more consecutive days. Credit Union West also reserves the right to require that an employee be examined by a physician of its choice as allowed by law.

Note: Medical information and certifications will be obtained in accordance with applicable state and federal law, including the Genetic Nondiscrimination Information Act.

HB8010: Control of Expenses and Reimbursement

Employees should play a strong role in controlling expenses of products and services used in business related activities. All expenses must be approved in advance by Management and itemized receipts or evidence of expenditures must be submitted with all reimbursement requests. In limited circumstances, employees may be given cash advances to cover reasonable, anticipated expenses. Employees should contact their manager for detailed information and procedures for receiving reimbursement.

Abuse of Expense Policy

Employees who abuse the expense policy including falsifying or exaggerating expenses and/or incurring unnecessary and excessive expenses will be subject to corrective action up to and including termination. Unnecessary, unauthorized, and/or unreasonable expenses will not be reimbursed and will be the personal responsibility of the employee.

Business Entertainment and Gifts

Providing nominal business entertainment, meals, and gifts to customers or potential members may, in certain circumstances, be useful to establish or enhance working relationships. However, prior authorization must be obtained and spending and reimbursement guidelines met before reimbursement will be made. Employees should contact their manager for authorization and further information.

Business Travel

Employees will be reimbursed for all actual and reasonable travel expenses, including transportation, meals, and lodging costs, provided such expenses are incurred in the authorized conduct of Company business. All business travel must be approved in advance and employees are responsible for securing reasonable and cost effective travel arrangements. Employees should contact their manager for travel guidelines and reimbursement procedures.

Personal auto use will be compensated by "per mile" use for credit union business (excluding normal commute miles to work). The "per mile" rate is determined by the current IRS standard mileage rate for business use.

If an employee is required to temporarily work at a different location, reimbursement may be received for mileage up to 30 calendar days. At that time, a decision will be made regarding possible relocation. To avoid inconvenience, Management will try to rotate staff on a weekly basis.

Employees are responsible for damage to their cards and tickets received while driving on company business. Personal injuries during company time are covered by workers' compensation insurance.

Car Expenses

At the discretion of the Credit Union West, company-owned cars may be provided to employees with demonstrated business needs. Additionally, in certain circumstances, employees may be reimbursed for use of their own cars on company business. All vehicle reimbursements require prior authorization from Management and must meet established reimbursement guidelines and procedures. Employees are responsible for the safe operation of company cars as well as personal vehicles or rentals whenever traveling for business purposes. Employees must refrain from using any mobile device while operating the vehicle, including texting, email, or other forms of instant messaging as allowed by applicable laws. Employees should contact their manager with their questions or for detailed information.

Education and Training

Employees are encouraged to continue their education in order to maintain and enhance current skills and to prepare themselves for advancement opportunities. Consequently, Credit Union West educational assistance may be offered in qualifying instances.

Requirements for Educational Assistance. Financial assistance may be provided to full- and part-time employees for education and training if a number of business-related requirements are met. Such requirements include that the training be offered by an acceptable educational institution and directly relate to the job and Credit Union West needs, and the employee must have exhibited satisfactory job performance over the previous six months and completed the Initial Employment Period.

Pre-Authorization Required. To guarantee reimbursement, requests for educational assistance must be approved by the employee's direct manager, direct Vice President and Human Resources Management prior to enrollment. Human Resources should be contacted for specific procedures and reimbursement requirements.

Reimbursement Allowance. Reimbursement allowance per calendar year is limited to \$5,250 for full-time employees and \$2,625 for part-time employees. Reimbursement covers the actual cost of tuition and registration fees and is limited to six credits per semester. The cost of books and materials is not covered. Reimbursement for completed coursework is based on the following schedule:

- Final Grade Received: A or B
- Reimbursement Percent: 100%
- Pass or fail courses and grades below "B" will not be reimbursable

Employee Termination. Employees will not be reimbursed for education or training if prior to completing coursework and turning in the appropriate reimbursement paperwork, they terminate voluntarily or are terminated for not fulfilling job responsibilities or for violating expected rules of conduct.

Employee Repayment of Educational Assistance. Educational assistance is provided with the expectation that employees will remain with Credit Union West and use their newly acquired skills. However, if an employee voluntarily terminates employment following training and except where prohibited by law, he/she may be required to reimburse the Company for:

- The full amount (100%) of training and education costs if resignation occurs within three months of completing the coursework; or

- Three-fourths (75%) of training and education expenses if the employee resigns between three months and six months after completing the training, or
- One-half (50%) of training and education expenses if the employee resigns between six months and one year after completing the training.

Participation in Professional and Other Organizations

Membership and participation in professional organizations can be important in promoting employee development and Credit Union West's business interests. Professional memberships and related expenses may be reimbursed with the advance approval of Management. Employees should contact their manager for reimbursement guidelines and procedures.