



WORKING AT **CCCU**

Benefit Overview

Full Time Staff



CCCU.COM



City & County Credit Union welcomes you! You will find we offer an extensive benefits and an excellent compensation package to meet the diverse needs of its employees. Our package includes both employer subsidized and voluntary benefit plans.

This benefits summary is a high-level overview of the benefits offered to City & County Credit Union employees and is not intended to be a complete description of coverage. Please refer to the summary plan descriptions for individual benefit plans for detailed information about eligibility and benefits found on City Center's HR department page.

PAYROLL INFORMATION

City & County Credit Union works with G&A Partners for our payroll services. Employees are paid on a bi-weekly basis (Thursday) and will have their payroll check direct deposited based on information shared during onboarding.

Hourly employees are eligible for overtime pay; any hours outside of 40 per week must be approved by the manager in advance and will be paid 1 1/2 times the normal rate of pay.

INCENTIVE & BONUSES

City & County CU's incentive plans are based on the plan year (January 1 – December 31), and you must be an active employee at the time of the incentive payout to be eligible for the payment. If you are eligible, you will receive your incentive payment in January.

Employee Referral Bonus: Employees who refer someone to apply for an open CCCU position will be eligible to receive up to \$200 if their referral is hired. (Only hourly employees are eligible for this referral.)

MERIT INCREASES

Performance appraisals are conducted annually. Based on performance reviews, company performance and financials during the review period, merit increases may be give, but are not guaranteed. Any salary increases will be market competitive and internally equitable.

VACATION

Vacation time is based on the years of continuous full-time services with City & County Credit Union. Full time employees will start to accrue vacation time on their date of hire.

YEARS OF SERVICE	VACATION HOURS
0-5	120
6-15	160
16-20	200
21+	240

Up to 40 vacation hours can be carried over, but must be used within the first 90 days of the new year.

Part time employees are not eligible for vacation hours.



PAID COMPANY HOLIDAYS

City & County Credit Union observes many of the same holidays as the Federal Reserve Bank and is closed. Employees will receive their normal pay on these paid holidays.

New Year's Day	First day of January
Martin Luther King Day	Third Monday in January
Memorial Day	Last Monday in May
Independence Day	Fourth of July
Labor Day	First Monday in September
Columbus Day/ Indigenous People's Day	Second Monday in October
Veterans Day	November 11th
Thanksgiving Day	Fourth Thursday in November
Christmas Day	Twenty-fifth of December
Cultural/Personal Floating Day	To be taken when you want, with manager approval

SICK LEAVE

Full time employees will start to accrue sick leave on their date of hire and it will accrue at a rate of 2.67 hours per pay period, based on actual days worked or paid during the pay period. Employees may accrue a maximum of 240 hours, and hours in excess will be sold at a rate of 50% at the end of the year.

Part time employees are not eligible for sick leave - except at our St. Paul branch. Part time employees working there for at least 80 hours/year will be eligible for sick leave at a rate of 1 hour for every 30 hours worked.

In addition, based on eligibility and years of service, City & County Credit Union offers other time off options, including leave of absences under the Family & Medical Leave Act (FMLA).



Insurance, Health & Wellness

Employees will be eligible for most benefits on the first of the month occurring on or after 30 days from the date of hire. All new hires should complete the online enrollment process within their first 30 days in ensure coverage.

CCCU's benefit coverage defines an eligible dependent as a spouse and/or a dependent child up to the child's 26th birthday, regardless of full-time student, residence or marital status.

MEDICAL COVERAGE - BLUE CROSS BLUE SHIELD

City & County Credit Union offers all full time employees and part time employees working 30+ hours per week 5 medical plan options with Blue Cross Blue Shield. Under the plan, CCCU pays a portion of the employee premium and the dependent coverage, both up to a cap amount.

Employees may select from 4 tiers of coverage:

- **Employee Only**
- **Employee + Child(ren)**
- **Employee + Spouse**
- **Family**

Employees also have access to a 24/7 Nurseline through BCBS by calling **1-877-293-7035**.

For assistance with your medical coverage, please contact Blue Cross Blue Shield customer service at **651-662-5000** or **1-866-873-5943**. You may also contact G&A Partners' Customer Care at **866-497-4222** or accessshr@gnapartners.com.

DENTAL AND VISION COVERAGE - PRINCIPAL LIFE

Dental: Full time employees and part time employees working 30+ hours per week are eligible for dental coverage through Principal Life. Under this plan, CCCU pays a portion of the premium for the employee. For dependent coverage, the employee will pay the entire premium.

Vision (through VSP Vision providers): Full time employees and Part time employees working 30+ hours per week are eligible for dental coverage through Principal Life. Under this plan, CCCU pays a portion of the premium for the employee. For dependent coverage, the employee will pay the entire premium. Coverage for frames, lenses, contact lenses and more is included.

For assistance with your dental coverage, please contact the Claims Status Support Line Dental and Vision at **1-800-247-4695**, (Dental) www.principal.com/dentist or (Vision) <https://www.vsp.com>. You may also contact G&A Partners' Customer Care at **866-497-4222** or accessshr@gnapartners.com.

LIFE AND AD&D INSURANCE COVERAGE - PRINCIPAL LIFE

As an active employee, you are insured for up to one times your annual earnings (up to \$100,000) at no cost. Employees are eligible for coverage on the first day of employment. You may also enroll in optional employee-paid insurance for yourself, your spouse and/or children.

Principal Life also provides CCCU's employees with Short Term Disability and Long Term Disability coverage, when needed. These plans pay a portion of your regular compensation if you are unable to work because of an illness or injury.

For assistance with your Life and AD&D insurance coverage, please contact the Claims Status Support Line Group Life, AD&D and Disability at **1-800-245-1522**.



HEALTH SAVINGS ACCOUNT (HSA) – HEALTHEQUITY

Employees enrolled in single or dependent health plan offered by CCCU will receive contributions from the credit union to a Health Savings Account held by HealthEquity; this is an interest-bearing “Use-it-or-Keep-it” account. These dollars are intended to cover claims that apply against the major medical deductible and can accumulate to an unlimited amount of tax-free money during your working career.

For assistance with your Health Savings Account, please contact HealthEquity Information Help Line at 1-866-346-5800, or www.healthequity.com.

OPTIONAL FLEXIBLE SPENDING ACCOUNT (FSA) - HEALTHEQUITY

HealthEquity also provides CCCU employees with two Flexible Spending Accounts (FSAs) that allow you to set aside of portion of your salary, pre-tax, to pay for out-of-pocket expenses associated with health care and dependent care.

For assistance with your Flexible Spending Account, please contact HealthEquity Information Help Line at 866-346-5800, or www.healthequity.com.

COLONIAL LIFE SUPPLEMENTAL BENEFITS

Employees enrolled in health coverage with City & County Credit Union can also be covered by supplemental insurance benefits with Colonial Life. These additional benefits’ premiums are paid for by CCCU, and are compatible with CCCU’s HSA plan. Employees will need to enroll in the services, though, in order for the coverage to be provided.

- **Group Hospital Confinement (Medical Bridge)**
- **Group Accident (Off job coverage with Health Screening)**
- **Group Critical Care**

Voluntary benefits may also be purchased through Colonial Life:

- **Disability Insurance**
- **Cancer Insurance**
- **Life Insurance**

For questions or to enroll in Colonial Life insurance coverage, please contact Colonial Life at 1-800-325-4368, or at coloniallife.com City & County Credit Union’s Colonial Life representative, Lori Olson can also help answer any questions. Reach her at Lori@thegroveagency.com or by calling 218-431-0067.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

City & County CU offers our employees TWO different Employee Assistance Programs that are both designed to help you lead a happier and more productive life at home and at work.

Unum Employee Assistance Program (through G&A Partners) Expert support 24/7 is available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law. Receive confidential access to a Licensed Professional Counselor by calling 1-800-854-1446, or at www.unum.com/lifebalance.

Principal Life’s Employee Assistance Program (through Magellan Healthcare) Provides services for you and your family including self-assessments for identifying issues with stress, depression or substance abuse, online assistance with eldercare, child care and other family resources, plus so much more. For assistance, call 1-800-662-4504, or at www.MagellanAscend.com.



ON-SITE FLU SHOT CLINICS PROVIDED BY HOMELAND HEALTH SPECIALISTS

Each Fall City & County CU offers flu clinics at three of our Minneapolis/St. Paul branch locations. Staff who wish to participate can register for an appointment during their normal work hours and not have to worry about lines!

Financial & Retirement

401(K)/ROTH PLAN - AMERICAN TRUST RETIREMENT

You may contribute a portion of your pay check on a tax-deferred basis to a 401k; employees become eligible to contribute 6 months following date of hire. After 1,000 hours of service, City & County Credit Union matches your contributions dollar for dollar up to \$2,000 a year and may make a year-end discretionary contribution to all active employees who have worked more than 1,000 hours in a year. You are 100% vested in a plan after 5 years of service.

CCCU works with American Trust Retirement, a division of First Mercantile, which allows you to direct the investment of your contributions on a variety of investment options.

For assistance with your 401(k)/Roth plan, please contact American Trust Retirement at **1-800-548-2994** or by visiting americantrustretirement.com.

DEFINED BENEFIT PENSION PLAN

Employees are eligible to participate in City & County Credit Union's pension plan when 4% of your monthly salary is deducted from each paycheck and you work an average of 17.5 hours per week. This is a Defined Benefit, after tax plan and you will be 100% vested after 5 years of service.

Growth Opportunities For You & The Credit Union

INDIVIDUAL DEVELOPMENT PLANS (IDPS)

CCCU believes strongly that your success benefits both you and the credit union. With that in mind, we have instituted optional Individual Development Plans (IDPs)- a process that employees direct, in partnership with their managers, to prepare you for professional success.

IDPs do this by:

- **Making the most effective use of your strengths and motivations,**
- **Learning or improving the areas you need to be successful in your role,**
- **Pursuing the business relevant areas that interest you and will add value to the credit union over time,**
- **Creating development action steps that tie to your professional goals and motivations that also energize you while helping you achieve what matters most to YOU!**

JOB SHADOW PROGRAM

We are also committed to creating opportunities for professional growth to happen within the company. By growing our employees, we will have a stronger organization due to an increased awareness among staff, increased CU knowledge and increased morale.

Our Job Shadow Program allows staff to work alongside another person from a different department or role to learn about their job. All employees can participate in exploring the different career paths found at CCCU.



ANNUAL EMPLOYEE ENGAGEMENT SURVEY

Not only do we want our employees to grow in their roles, but we also want to continue to grow and improve as a credit union. We do this by conducting a yearly Employee Engagement Survey. This anonymous survey allows all staff to share their opinions on how things are going within the credit union, in their department and with their manager. We use the results of this survey to make improvements to how the business is run - from the inside out!

Perks & Reimbursements

EDUCATIONAL ASSISTANCE - TUITION REIMBURSEMENT

CCCU knows the importance of continuing education. The Educational Assistance Program provides encouragement and financial assistance to those employees who wish to further their education by completing business-related courses. Any Full time employee with a minimum of one-year service at the time of enrollment in an approved course of study with satisfactory work performance is eligible to apply for the program.

Part time employees are not eligible.

EMPLOYEE LOAN DISCOUNT

Our employees are important to us at CCCU and having their business with us as their financial institution is, too. For that reason, we are pleased to offer a 0.25% loan rate discount to all CCCU employees when they have their Secured Consumer loans (auto, boat, RV, small RV) or Unsecured Personal loans with us. *We cannot offer this discounted rate on Lines of Credit or Real Estate loans.

In addition, employees with a new real estate loan (purchase and refinance) will have the 0.75% origination fee waived when working with CCCU. This applies to both primary residences and second homes defined as a vacation home (occupied for part of the year as a recreational home).

COMMUNITY FOCUS

City & County Credit Union believes in 'People Helping People' and we display this through our many community focused events throughout the year. We offer and facilitate financial education opportunities for students and adults with programs like "That's Reality!" and our online financial curriculums through Banzai. In addition, we offer workshops and 'Tip Tuesdays' on our social media channels. In 2020, we were able to support over 40 different community organizations throughout the Twin Cities!

One of our biggest community focused events each year is Impact Day. In 2014, CCCU committed to hosting an all-employee volunteer day when the branches are closed to observe Columbus/Indigenous People Day. Employees are invited to spend the day giving back to the communities we serve, live and work in. In exchange, anyone participating will receive a Floating Holiday to be used on a day of your choosing.

CCCU APPAREL ALLOWANCE

Every Friday is a Casual day at CCCU where staff is allowed to wear jeans with a CCCU logo shirt. To help employees stock their closet with branded gear we provide everyone with certain dollar allowance each year!

CREDIT UNION LEGISLATIVE ACTION COUNCIL (CULAC) CONTRIBUTIONS

We offer our employees to contribute to CULAC, a political action committee set up by the Credit Union National Association (CUNA) to provide financial support to political candidates that are PRO credit union and who will defend credit unions in Congress.

As an incentive for contributing, CCCU will grant a credit union "casual day" to employees. There are different levels of contribution that you can choose from which can add one or more casual days to your week!



Credit Union Programs

TEAM IMPACT EVENTS

Our goal at CCCU is to create an engaging, welcoming environment that inspires, includes and invests in our employees at every level. To help drive this we have formed the Team Impact committee.

The purpose of Team Impact is to actively engage with employees through fun events, philanthropic activities and meaningful recognition. Team Impact is run by a passionate group of employees who actively see to include all employees and advance the efforts of the 'People Helping People' philosophy of CCCU.

Past events have included:

- **Val-o-grams**
- **Halloween costume contest**
- **Turkey BINGO**
- **Plus, many more...!**

SALES & SERVICE TEAM

It is very important that our staff feels confident in their roles and supported by their coworkers and managers. The Sales & Service Team, made up of members from across the organization's many departments, works to actively support our frontline staff by gathering knowledge and developing tools that will help everyone meet and exceed their personal, department and credit union goals.

KUDOS!

Here at CCCU we are focused on having the 'extra effort' attitude that is needed to impress every member, every time. We believe it is important that we recognize our shared philosophy of PEOPLE HELPING PEOPLE. So when we experience these moments of greatness being done by our coworkers each day, we celebrate them by sharing these moments with the entire organization through our KUDOS program.

TIP JAR

The idea behind CCCU's Tip Jar is to give our staff the opportunity to provide suggestions on ways to improve processes, communications or systems that they use and experience at the credit union. These anonymous suggestions are then evaluated by a team of senior leaders, and when possible, are implemented to increase employee engagement, save money and/or improve our members' financial lives!



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