



WORKING AT **CCCU**

# Benefits Overview

## Full Time Staff



[CCCU.COM](http://CCCU.COM)

# City & County Credit Union welcomes you!

You will find we offer an extensive benefit and an excellent compensation package to meet the diverse needs of our employees. Our package includes 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 of the 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 (on Thursdays) and will have their payroll check direct deposited based on information shared during on-boarding.

Hourly employees are eligible for overtime pay; any hours outside of 40 per week must be approved by the manager and will be paid at one and one-half (1.5) 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 \$1,000 if their referral is hired.

## MERIT INCREASES

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

## VACATION

Vacation time is based on the years of consecutive full-time service 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	January 1 <sup>st</sup>
Martin Luther King Day	Third Monday in January
Memorial Day	Last Monday in May
Juneteenth	June 19 <sup>th</sup>
Independence Day	July 4 <sup>th</sup>
Labor Day	First Monday in September
Columbus Day/Indigenous People's Day	Second Monday in October
Veterans Day	November 11 <sup>th</sup>
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25 <sup>th</sup>
Cultural/Personal Floating Holiday	Employee's choice 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 eligible for sick leave, also. Part time employees working at least 80 hours/year will be eligible for sick leave at a rate of 1 hour for every 30 hours worked, with a maximum of 48 hours per year.

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), paid parental leave and bereavement leave.

## 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 15 days of employment to ensure coverage.

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

### MEDICAL COVERAGE – BLUECROSS BLUESHIELD

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

Employee may select from 4 tiers of coverage:

Employee Only	Employee + Child(ren)	Employee + Spouse	Family
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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 BlueCross BlueShield customer service at **651-662-5050** or **1-866-873-5943**. You may also contact G&A Partners' Customer Care at **866-497-4222** or [accesshr@gnapartners.com](mailto:accesshr@gnapartners.com).

### DENTAL & VISION COVERAGE – GUARDIAN & VSP THROUGH GUARDIAN

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

For assistance with your dental coverage, please contact Guardian Customer Support Line at **1-800-541-7846**, or visit the website at [www.guardiananytime.com](http://www.guardiananytime.com). You may also contact G&A Partners' Customer Care at **866-497-4222** or [accesshr@gnapartners.com](mailto:accesshr@gnapartners.com).

Vision (through VSP Vision providers): Full time employees and part time employees working 30+ hours per week are eligible for vision coverage through Guardian. 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 vision coverage, please contact the VSP Customer Support Line at **1-877-814-8970**, or visit the website at [www.guardiananytime.com](http://www.guardiananytime.com). You may also contact G&A Partners' Customer Care at **866-497-4222** or [accesshr@gnapartners.com](mailto:accesshr@gnapartners.com).

## LIFE AND AD&D INSURANCE COVERAGE – UNUM

As an active employee, you are insured for up to 1x 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.

UNUM 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 Support Line Group Life, AD&D and Disability at **1-866-679-3054**.

## HEALTH SAVINGS ACCOUNT (HSA) – HEALTHEQUITY

Employees enrolled in a single or dependent health plan offered by CCCU will receive contributions from the credit union to a Health Savings Account (HSA) 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 [my.healthequity.com/ClientLogin.aspx](https://my.healthequity.com/ClientLogin.aspx).

## OPTIONAL FLEXIBLE SPENDING ACCOUNT (FSA) – WEX

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

*Employees CANNOT use the medical FSA if they are already enrolled in an HSA plan.*

For assistance with your Flexible Spending Account, please contact Wex Information Help Line at **1-866-451-3399**, or [www.wexinc.com](https://www.wexinc.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 for the coverage to be provided.

Voluntary benefits may also be purchased through Colonial Life, by both employees enrolled in CCCU's health coverage plans AND employees NOT covered by CCCU's health coverage plans.

For questions, or to enroll in Colonial Life insurance coverage, please contact Colonial Life at **1-800-325-4368**, or at [www.coloniallife.com](https://www.coloniallife.com). CCCU's Colonial Life representative, Deacon Kavanaugh can also help answer your questions. Reach him at [dkavanaugh@thegroveagency.com](mailto:dkavanaugh@thegroveagency.com) or by calling **214-244-6283**.

## EMPLOYEE ASSISTANCE PROGRAM (EAP) - UNUM

City & County Credit Union offers our employees an Employee Assistance Program that is designed to help you lead a happier and more productive life at home and at work.

UNUM Employee Assistance Program (through G&A Partners) provides 24/7 expert support 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 **1-800-872-1414** or at [www.unum.com/lifebalance](http://www.unum.com/lifebalance).

## ON-SITE FLU SHOT CLINICS PROVIDED BY HOMELAND HEALTH NURSES

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

## TELADOC SERVICES

All CCCU benefit eligible employees working 30+ hours a week, regardless of whether you have elected to participate in our medical insurance coverage, will have access to Teladoc, our telehealth provider, for FREE! This service provides you and your family access to 15 virtual medical and 52 virtual mental health visits per participant per calendar year. Additional coverage can be purchased per appointment.

## OPTIONAL LEGALSHIELD &/OR IDSHIELD

CCCU employees may add LegalShield (legal consultation and advice, plus more) and/or IDShield (identity consultation and advice, plus more) for an additional fee. Purchase both or just one level of protection for you and your family.

## OPTIONAL ASPCA PET HEALTH INSURANCE

You can take comfort in knowing your furry friends have coverage if you choose to purchase Pet Health Insurance through ASPCA. Coverage provides help for accidents, illnesses, hereditary conditions, behavioral issues, dental disease, and cancer. Add Preventive Care Coverage to get reimbursed for the things that protect your pet from getting sick for a little more per month.

## Financial & Retirement

### 401k/ROTH PLAN – PRINCIPAL

You may contribute a portion of your paycheck on a tax-deferred basis to a 401k; employees become eligible to contribute 6 months following your 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 Principal, which allows you to direct the investment of your contributions on a variety of investment options. For assistance with your 401k/Roth plan, please contact Principal at **1-800-986-3343** or by visiting [principal.com](https://www.principal.com).

### DEFINED BENEFIT PENSION PLAN

Employees are eligible to participate in City & County Credit Union's pension plan with 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. You can elect to contribute to the pension plan on your first day of employment with CCCU.

# Growth Opportunities

## 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 your manager, 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, and
- 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 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 of 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 rec) 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).

### 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 a certain dollar allowance each year.

### CREDIT UNION LEGISLATIVE ACTION COUNCIL (CULAC) CONTRIBUTIONS

We offer our employees the opportunity 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

## 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 on-line financial curriculum through Banzai. In addition, we offer workshops and "Tip Tuesdays" on our social media channels.

One of our biggest community focused events each year is Impact Day. Since 2014, CCCU has been 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.

We also grant employees 16 hours to volunteer at City & County CU approved volunteer events.

## 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 seek to include all employees and advance the efforts of the 'People Helping People' philosophy of CCCU.

## 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 support our front-line staff by gathering and developing tools that will help everyone meet and exceed their person, department, and credit union goals.

## DIVERSITY, EQUITY & INCLUSION (DEI) ADVISORY GROUP

The City & County Credit Union Diversity, Equity & Inclusion Advisory Group is made up of staff members with the task to advance diversity and inclusion within the organization. We recognize that each employee's unique experiences, perspectives, and viewpoints add value to our ability to create and deliver possible service to our members.

## 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. 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!