

Numerica Credit Union Benefits Employee Summary

Purpose

We want to help our employees live well. Here's a guide to the benefits available at Numerica. Explore the options and see what fits your lifestyle.

Wellness Programs

We care about you and your health. So let us pay for part of your gym membership dues! When you enroll in our Corporate Membership at MUV Fitness, your enrollment and processing fees will be waived (saving you \$200!). Don't have an MUV Fitness in your area? No problem. Employees in North Idaho, Tri Cities & Wenatchee area are eligible to participate too!

Educational Assistance Program

Here at Numerica, education matters! To obtain any management positions within the organization, you must have at least a four (4) year bachelor's degree. Because we want to help you reach your education and professional goals, we'll reimburse tuition (up to \$6,000 per year) while you're pursuing your degree if certain conditions are met.

Personal Employee Loan (PEL)

Need new clothes? A new computer? Want to sneak away for vacation? We can help! This loan allows you to borrow up to \$2,000 at 0% interest. Your interest rate will stay at 0.00% APY as long as you're employed with Numerica. You're eligible for this benefit after 90 days of work with Numerica.

Emergency Loan

Unexpected car repairs? New hot water heater? Emergencies happen. We can help! Just hop on the HR portal on the intranet and fill out an Emergency Loan Request found under the 'most frequently used' tab. Don't forget to upload a copy of your receipt! We'll loan you up to \$1,000 interest free toward the cost of your emergency. Remember, if you leave before the loan is paid, you'll have to start paying interest.

Employee Vehicle Loan

Need a new ride? We can help. If you've been with Numerica for 90 days, you might be eligible for a discount on your loan rate. Pretty cool! We'll still use the same criteria as all members to determine the rate.

Employee Mortgage Loan Program

Get your dream home. If you're working full time and have finished your initial evaluation period, we can hook you up with some great deals. We'll use the same criteria as all members to evaluate the loan, but we may lower or waive incidental fees as long as they're not out of pocket expenses for Numerica.



Recognition Programs

Check out all the ways Numerica celebrates YOU!

- CARES Champion Submission
- CARES Champion Dinner
- "On the Spot" Awards
- Anniversary Recognition Program
- Branch / Department of the Month

Commute Trip Reduction Program

We love the Earth as much as we love our members. That's why we are part of the Commute Trip Reduction (CTR) program! Walk, carpool, take the bus, ride your bike or find another way to get to work. You're helping the environment and get a chance to win some great stuff.

Holidays

Celebrate! Numerica observes the following holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans' Day
- Thanksgiving Day
- Christmas Day

Does a holiday fall on your normally scheduled work day? Great! You're eligible to receive holiday pay. That's eight (8) hours if you're full-time and five (5) hours if you're part-time.

Employee Referral Program

You want some free money? It's easy! Refer an awesome person for employment and you may put up to \$300 dollars into your pocket!

Travel/Mileage Reimbursement

If you're traveling to help at another branch or department, let us help you! We'll reimburse you for your mileage, parking, taxis, meals and/or lodging. We've got your back! More information can be found in the Show Me the Money Guidebook.

Personal Leave

Things happen and you may need time away from work. We get that. To help with these situations, employees with at least one (1) year of continuous employment can request unpaid personal leave of up to 30 days. Need more time? Check with your supervisor and HR to extend the leave up to an additional 30 days for special circumstances.

Family And Medical Leave Act (FMLA)

It's about protection. The Family and Medical Leave Act is a Federal law that covers employees who have worked at least 1,250 hours in the past 12 months. Employees must also have worked for Numerica for at least 12 months total, although those months don't necessarily have to be consecutive. FMLA allows qualifying employees to apply for up to 12 weeks of unpaid, job-protected leave during a rolling 12 month period.

Family Care Act

Employees are allowed to use their accrued Personal Time Off and/or Extended Illness Bank to care for a family member under the same guidelines as the PTO/EIB policies in place for the employee. Family members covered under this policy are spouse, grandparent, parent/parent-in-law, or child. A child of an employee is defined as any biological child, foster child, stepchild, legal ward or a person standing in loco parentis who is under the age of eighteen or eighteen and older and incapable of self-care because of a mental or physical disability.

Other Types Of Leave

- Spouse of Deployed Military Personnel
- Leave for Victims of Domestic Violence, Sexual Assault, and Stalking
- Military Leave
- Emergency Closures
- Jury Duty
- Compassion Leave

Family Day

We love that you like to spend time with your family. That's why Numerica will give you one (1) day off with pay and \$50 to do something fun. Yep, \$50.00 all for you. In exchange, we'd like you to share your adventures.

Personal Time Off (PTO)

All work and no play? That's not how we roll. PTO is leave time that you've earned. Use it for whatever strikes your fancy. That includes jetting off on vacation or nursing a cold on your sofa. Eligible employees earn PTO every pay period. PTO is paid at your base pay rate at time of use.

PTO Gifting

Part of living well is helping others. Now you can help make a difference in your coworkers' lives by gifting PTO. Employees facing illness, impairment, or injury, can benefit from your kindness. It's a good thing.

Sick Leave

We know that when your health is poor, it hurts your pocketbook. So, we provide a Sick Leave Bank (SLB) to all employees. This means that if you are out of work because of illness or injury you have a bank of leave to use.

Full time employee? Numerica will drop 56 hours into your SLB account every January where you can keep a maximum of 480 hours. You can start using your sick leave once you have been with Numerica for 90 days. Part time employees will get 40 hours added to their bank each January with a maximum of 150 hours.

Insurance

Part of living well means knowing you're covered. You're eligible to join Numerica's group insurance program the first of the month following your hire date. Transferring from part-time to full-time? You're eligible the first day of the month after your status change. Our group insurance includes medical, dental and life insurance. We have lots of options available.

401(K) Plan And Trust

It's never too early to plan for the future and we've made it easy. You're eligible to participate the first of the month following your hire date (if you're at least 20 ½ years of age). Not only do we make saving easy, we contribute, too. That's right. Numerica will match half of what you contribute, with a maximum of 3%. So, if you contribute 4%, Numerica will contribute an additional 2% of your salary. Contribute 6% and Numerica contributes 3%. Contribute 10% and Numerica contributes 3%. Take advantage and let your retirement build faster.

Profit Sharing Plan

But wait. There's more. Numerica will contribute an additional 8% of your annual base salary to your VOYA Account. There are certain requirements that will need to be met.

Employee Assistance Program (EAP)

What's an EAP? Just what it sounds like! It's another way for us to be here for you. Life can throw a curve ball sometimes. When it happens, call our provider, First Choice Health, for counseling, evaluations, referrals, or group and family therapy.

Worker's Compensation Insurance

Bummer. You were injured or became ill due to working conditions. But have no fear! Numerica has Workers' Compensation. It covers medical expenses and partial salary, depending on your injury or illness.