

# SUMMARY OF BENEFITS

Employee Benefits	Part-Time Eligible	Full-Time Eligible
Health Insurance – UMR Choice Plus Network. USFFCU employees pay \$42.24 or \$57.03 biweekly towards cost of coverage. Employees are responsible for dependents cost if they elect to cover them. Employees can waive the insurance if they can provide proof of other insurance (insurance card), which shows the effective date of coverage. For employees who waive the insurance, we will reimburse them \$50.00 per pay period (bi-weekly).		✓
Dental Insurance – USFFCU pays Full-time employee coverage 100%. Employees are responsible for dependents cost if they elect to cover them.		✓
Vision Insurance – USFFCU pays Full-time employee coverage 100%. Employees are responsible for dependents cost if they elect to cover them.		✓
Life Insurance – USFFCU pays Full-time employee coverage 100%. Benefit is 100% annual salary. Dependent life coverage is not available.		✓
Additional Life – This allows Full-time employees the option to elect additional life insurance for themselves and their dependents. This is at the employee's cost.		✓
Short-Term Disability – USFFCU pays Full-time employee coverage 100%.		✓
Long-Term Disability – USFFCU pays Full-time employee coverage 100%.		✓
Accidental Death & Dismemberment – USFFCU pays Full-time employees' coverage 100%.		✓
Colonial Supplemental Insurance – Employees have the option to elect additional supplemental insurance for themselves and their dependents at the employee's cost. Optional plans include: Cancer Insurance, Hospital Confinement Indemnity Insurance, Critical Illness Insurance, Accident Insurance, Life Insurance and Short-Term Disability.	✓	✓
Retirement Plan – Employer Contributory Profit Sharing Plan. Eligible after 90 days of employment. Monthly enrollment periods. You must be 21 or older to participate.	✓	✓
401K Plan – Eligible after 90 days of employment. Monthly enrollment periods. You must be 21 or older to participate. The Credit Union offers a matching contribution of 100% up to 3%, plus 50% of the next 2% of your pay for a total of 4% employer match.	✓	✓
Paid Time Off – PTO Hours accrue at rate is 6.15 hours per pay period for full-time employees and 3.07 hours per pay period for part-time employees. PTO can be used immediately with manager approval.	✓	✓
Holiday Pay – Full-time employees will be paid for official holidays recognized and approved by the credit union Board of Directors. Holiday pay is equal to 8 hours base salary. Part-time employees will be provided with 4 hours of base pay for holidays.	✓	✓
Bereavement Leave – In the event of a death in the family or household, full-time employees will be granted up to 3 paid days leave within the state of Florida and up to 5 paid days leave outside of Florida. Please refer to the employee handbook for examples of what immediate family members are eligible.	✓	✓

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<p>Mortgage Loans—Employees that choose to use the credit union to finance their home on either a purchase or refinance transaction will receive the following benefits:</p> <ul style="list-style-type: none"> <li>• USF FCU will waive your processing and underwriting fees up to \$1,000. *This does not apply to home equity loans or home equity lines of credit.</li> <li>• You must have been employed with the credit union for 90 days at the time of loan closing. You will also be able to take advantage of a rate reduction of 0.25 basis points (bps).</li> </ul>	✓	✓
<p>Consumer Loans— Employees that choose to use the credit union to finance their collateralized, they will receive 0.50% off of their rate. Eligible employees will also be able to take advantage of discounts on GAP and Warranty products, as well as 90 days until the first payment. *Personal loans are excluded from this benefit. Lowest possible rate of 2%.</p>	✓	✓
<p>Credit Card—Rates at 4.99% APR* for 36 months on balances transferred in the first 90 days and no balance transfer fee for the life of the card.</p>	✓	✓
<p>Interest Free Computer Loan – Employees who have completed 90 days of successful employment are eligible for an interest free loan for the purchase of personal computer equipment. The maximum loan amount is \$2,500 and repayment is made through payroll with terms not to exceed 25 months. Minimum qualifications are required to receive the loan.</p>	✓	✓
<p>Interest Free Clothing Assistance Loan – All employees who have completed their initial probationary period are eligible to receive an interest free line of credit of up to \$500 to purchase a business wardrobe from authorized vendors. Repayment is made through payroll with terms not to exceed one year.</p>	✓	✓
<p>Tuition Reimbursement – Full-time employees who have completed 1 year of service are eligible for reimbursement of the cost of tuition. Reimbursement limits per calendar year (January 1 through December 31) to \$2,000 for undergraduate courses or \$3,500 for graduate courses. The program of study must be of value to the credit union, pre-approved by the President, and the employee must submit a final grade of at least a “C”.</p>		✓
<p>Membership to the Credit Union – All employees are entitled to become members of the credit union without paying any membership fees. You are also eligible to receive the following services at no charge: complimentary checks, complimentary checking, traveler’s checks, gift checks, bank (cashier) checks and money orders.</p>	✓	✓
<p>Child Care Supplement – The credit union will annually provide \$70 per child as a child care supplement to any employee who has a dependent child in a licensed child care facility, after school program, or other paid child care provider.</p>	✓	✓
<p>Employee Assistance Program (EAP) – All employees and members of their immediate family are covered by EAP, which provides short-term, confidential, professional counseling. The credit union pays for this benefit 100 %.</p>	✓	✓