



Summary of Benefits

Benefit	Part-time Eligible	Full-time Eligible
Health Insurance – USFFCU pays 80% monthly towards cost of coverage.	X	X
Dental Insurance – USFFCU pays Full-time employee coverage 100%.		X
Vision Insurance – USFFCU pays Full-time employee coverage 100%.		X
Life Insurance – USFFCU pays Full-time employee coverage 100%. Benefit is 100% annual salary.		X
Additional Life – This allows Full-time employees the option to elect additional life insurance for themselves and their dependents.		X
Short-Term Disability – USFFCU pays Full-time employee coverage 100%.		X
Long-Term Disability – USFFCU pays Full-time employee coverage 100%.		X
Accidental Death & Dismemberment – USFFCU pays Full-time employees coverage 100%.		X
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.	X	X
Retirement Plan – Employer Contributory Profit Sharing Plan. Eligible after 90 days of employment. Monthly enrollment periods. You must be 21 or older to participate.	X	X
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.	X	X
Paid Time Off	X	X
Holiday Pay	X	X
Bereavement Leave		X
Tuition Reimbursement – Full-time employees who have completed 1 year of service are eligible for reimbursement of the cost of tuition.		X
Interest Free Computer Loan – All employees who have completed their initial probationary period are eligible for an interest free loan for the purchase of personal computer equipment.	X	X
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.	X	X

Membership to the Credit Union – All employees are entitled to become members of the credit union without paying any membership fees.	X	X
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.	X	X
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 %.	X	X
Employee Relief Fund – The employee relief program is to support our employees in a time of need. USF FCU believes in the credit union’s philosophy of “People Helping People” and therefore, we are offer a program that provides financial assistance to our employees.	X	X
Anniversary Service Awards – Employees receive a token of our appreciation annually in the form of either monetary, gift cards and/or a day off for their service anniversary.	X	X
On-The-Spot Recognition – Employees are recognized for the contribution they make at USF FCU.	X	X
Employees “All Stars” Appreciation Event – Employees are recognized for job well done.	X	X
Charitable Giving Program – A formalized program to support employee’s philanthropic endeavors within our communities.	X	X