



Medical	<ul style="list-style-type: none"> • Dual Options – Base or Buy-Up Coverage • Bank pays 100% employee only Base Plan premium • Low cost premiums for Buy-Up Plan or dependent coverage
Dental	<ul style="list-style-type: none"> • Bank pays 100% employee only premium • Low cost premiums for dependent coverage
40 1(k) Profit Sharing Plan	<ul style="list-style-type: none"> • Eligible for employee contribution on the 1st of the month after 90 days of employment • Contributions are eligible for Bank match, up to 6% of base salary on January 1st and July 1st after one year of service. <i>(Must work a minimum of 1000 hours a year)</i> • Employer match contributions are determined annually based on ROA • Annual average match 1986 to 2005 - \$1.78 • All funds contributed to the plan, including the employer match, are immediately 100% vested. <i>(Employees must work through the last day of the year to receive the match)</i>
Section 125	<ul style="list-style-type: none"> • Flexible Spending • Dependent Care • Insurance Premiums
Vacation, Sick, and Paid Holidays	<ul style="list-style-type: none"> • Non- Exempt vacation – 2 weeks accrued annually, milestone @ 5 years • Exempt vacation varies with position • Sick leave accrual after 90 days annually transferable accrued to 720 hours • Holiday schedule follows Federal Reserve
Life, AD&D, & Long-Term Disability	<ul style="list-style-type: none"> • Bank pays 2x annual salary up to \$50,000, AD&D \$100,000 • LTD - 66 2/3 % of pre-disability income • Voluntary Life and AD&D available for purchase

**Benefits are reviewed annually and are subject to change.*

**Employees are eligible for benefits after the first of the month following the completion of three months of employment.*

**Part-time employees must work 25 hours per week be eligible for benefits, with the exception to employee contributions to the 401(k).*