

**AGREEMENT**

**between**

**RANCHO FEDERAL CREDIT UNION**

**and**

**UFCW LOCALS 324, 770 & 1428**

**May 9, 2016 – May 5, 2019**

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# **RANCHO FEDERAL CREDIT UNION**

## **AGREEMENT**

This Agreement is entered into and effective this 9<sup>th</sup> day of May, by and between Rancho Federal Credit Union (hereinafter referred to as the "EMPLOYER") and the United Food and Commercial Workers Union Locals 324, 770 and 1428 (hereinafter referred to as the "UNION").

### **ARTICLE 1 - RECOGNITION**

- A. The Employer recognizes the Union as the sole collective bargaining agent with respect to wages, hours and all other terms of employment for all employees as hereinafter defined, employed by the Employer in its main and branch offices.
- B. The term employee as used in this Agreement shall include all employees working in the main and branch offices, but excluding up to six (6) managers.

### **ARTICLE 2 - UNION SECURITY**

- A. All employees shall, as a condition of employment, become members of the Union on the first (1st) day of the month following thirty (30) calendar days from the date of their employment by the Employer. Such employees shall remain members of the Union in good standing during the period of such employment.
- B. The Employer agrees that it will notify the Union, in writing, within seven (7) days from the date of its first employment of a newly hired employee subject to this Agreement, of the name of such employee, his/her Social Security number, the position and location for which employed, the date of first employment, and his/her address. When an employee signs a checkoff authorization form and gives it to the Employer, the Employer will forward a copy of the form to the Union by the end of the week of its receipt.
- C. The Employer agrees to notify the Union, in writing, within seven (7) days of the date of termination of any employee subject to this Agreement, provided said employee has been employed in excess of one hundred twenty (120) days.
- D. Union Security (probationary period)- During the first (1st) one hundred twenty (120) calendar days of an employee's employment, he/she shall be on probation and may be discharged without cause. Leave of absences for two consecutive weeks or more during probation, will extend the probationary period by the same number of days as the leave. Probationary employees are covered by this Agreement and they shall be accorded all its provisions with the exception of Articles 11-17. Seniority and benefit accruals for vacation, personal, and sick time apply retroactively for employees who pass probation.
- E. Upon failure of any employee to render his initiation fee or dues, to the Union within the period and under the conditions specified in Section A of this Article, the Union shall notify the Employer, in writing, of such failure and the Employer shall, upon receipt of such notice and not more than seven (7) days thereafter, discharge such employee.

Under no circumstances will the Employer be responsible for payment of union dues or initiation fees of its employees as long as the Employer complies with all provisions of this Article.

F. Employees who are promoted to a higher classification shall complete a probationary period of one hundred twenty (120) days. If the employee has failed to perform the required duties in a suitable manner, he/she shall be moved back to a more appropriate position at his/her original pay before the promotion.

### **ARTICLE 3 - CHECKOFF**

A. It is agreed that properly requested and lawfully permitted Union dues and initiation fees shall be deducted each pay period by the Employer from the wages of each employee covered hereby who files with the Employer a written authorization requesting such deduction be made. In addition employees who so authorize shall have weekly deductions for political contributions.

B. Remittance of the aggregate amount of all dues and initiation fees made from the wages of employees covered hereunder shall be made to the Union by the Employer within seven (7) working days after the conclusion of the month in which said monies were deducted.

### **ARTICLE 4 -MANAGEMENT RIGHTS**

The Employer reserves and retains solely and exclusively all its inherent rights to manage its business as such rights existed prior to the execution of this Agreement; provided, however, that these rights do not conflict with the provisions of this Agreement. The Employer has the sole and exclusive rights of management of the business and direction of the workforce including but not limited to the right to determine, plan, direct and control its operations; to hire, suspend, discharge, or otherwise discipline employees for cause; to transfer and relieve employees from duty because of lack of work; determine the number, locations and types of operations as in its sole judgment is required by the needs of its business; to establish the scheduling and assignment of employees, including starting and quitting hours of work; to establish and maintain reasonable rules and regulations covering the conduct and safety of employees; to determine who it shall hire, the number of employees it shall employ at any time, and the reasonable qualifications necessary for the job; to determine policies affecting the selection and training of employees; to assign work duties, transfer employees and set standards in accordance with its determination of the needs of the job and the business operation involved; provided, however, that the exercise of any of these rights do not conflict with the provisions of this Agreement.

### **ARTICLE 5 - PROVISIONS OF LAW AND GENDER**

A. It is understood that this Agreement is subject to all current and applicable Federal and State laws and regulations. The parties agree to abide by all such laws, rules and regulations.

The Employer may establish reasonable working rules, which shall be made available to all employees and the Union prior to implementation. Said working rules shall not be in conflict with the terms of this Agreement. Changes in the personnel manual shall also be made available to all employees provided that the Union shall be furnished with a copy prior to distribution to the employees.

B. Whenever the masculine or feminine form of any word is used in this Agreement, it also includes the other gender unless the context clearly indicates a contrary intent

### **ARTICLE 6 - ACCESS TO CREDIT UNION**

Authorized Union representatives shall be granted access to all Employer locations in which employees covered hereby are employed for the purpose of conducting legitimate union business. Authorized Union representatives shall advise the appropriate Employer representative of their presence. The Union agrees that visits will not interfere with the operations of the Employer.

### **ARTICLE 7 - NO REDUCTION IN PAY**

There shall be no reduction in weekly salary or hourly rates of pay or general working conditions for any employee as a result of the adoption of this Agreement.

### **ARTICLE 8 - WAGES AND CLASSIFICATIONS**

A. There shall be a one and one half percent (1.5%) across the board wage increase May 9, 2016, May 8, 2017, and May 7, 2018. Step increases will continue to be granted based on performance review on the employee's anniversary date. Employees who are over scaled will be red circled and continue to receive annual contract wage increases.

B. Any employee substituting or performing a job in a higher classification for more than one (1) week shall receive the higher rate for all time worked in the higher classification. Any employee regularly working in two (2) or more classification shall receive the higher rate of pay for all time worked, if the employee is performing a majority of the duties of the higher classification.

C. Employees shall continue to receive step increases on an annual basis based on a positive performance evaluation. The date of increase shall be based on the initial date in classification, however unpaid leaves of absence in excess of seven (7) weeks shall adjust the date by the amount of time off. Except in cases where an employee has received a negative performance evaluation with an opportunity and time schedule to improve, employees shall continue to receive step increases on an annual basis.

D. On Call Status and Pay- Employees may be asked to be "on call". Being "on call" means that the employee is required to be available to address operational problems during non-scheduled work hours within 60 minutes of notice. If an employee is asked to be "on call", and whether or not (s)he is called upon, then the employee receives two hours regular pay for every 24-hour period he is "on call". Unless the day is a recognizable holiday, in which case the employees receives two hours of holiday pay. Employees required to be "on call" will be provide at least three (3) work days' notice of this agreement. If an employee works while on "on call" status, then (s)he shall be paid according to section (e) or (f) below, in addition to the "on call" remuneration of two (2) hours regular pay

E. Non-Scheduled Hours Worked- If an employee is asked to report to a physical location for work during non-scheduled working hours, then the employee shall be paid actual hours worked, with a minimum of two (2) hours. Travel time is included, along with mileage reimbursement.

F. Working Remotely Arrangements and Pay- If an employee is required to sign-on remotely to the computer network to address certain operational issues, then the employee is paid actual hours worked with a minimum of one (1) hour. All partial hours after one (1) full hour shall be paid to the next quarter of an hour.

## **ARTICLE 9 - WORKING HOURS**

A. FULL-TIME EMPLOYEE. Full-time employees shall be guaranteed forty (40) hours per week.

B. PART-TIME EMPLOYEE. Part-time employees shall be guaranteed a minimum of twenty four (24) hours per week. No more than five (5) employees of the bargaining unit may be classified as part-time.

C. OVERTIME. All work performed in excess of forty (40) straight-time hours in any one week (holiday pay for hours not worked shall be included in the calculation of straight-time hours) or eight (8) hours in any one (1) day shall be deemed overtime work and paid for at one and one-half times (1½x) the employee's regular hourly rate.

D. WORKWEEK. For the purpose of computing overtime, the workweek for employees in this Bargaining Unit is forty (40) hours of work in a Saturday - Friday workweek. For the purpose of work schedules, the normal workweek shall consist of five (5) consecutive eight (8) hour workdays, except as provided in Section F. In the event the Employer finds it necessary to be open on Saturdays, it will provide the Union with sixty (60) days advance notice and meet immediately with the Union for the purpose of negotiating scheduling of employees. This does not include sick time, personal time or vacation time.

E. WORK SCHEDULE. Employees shall be scheduled to work on regular work shifts having regular starting and quitting times. Changes to the work schedule shall be posted by noon on the Monday preceding the first day of the workweek. Except for emergencies, as defined in Section F, an employee's work schedule may not be changed with less than five (5) days notice.

F. SPECIAL CIRCUMSTANCES AND EMERGENCIES.

1. Nothing herein shall be construed to limit the authority of the Employer to make work assignments to different or additional locations, work schedules or work assignments when special circumstances require such changes. The Employer shall notify the employee at least five (5) days prior to the effective date of said change.

2. Nothing herein shall be construed to limit the authority of the Employer to make temporary assignments to different or additional locations, work schedules or work assignments for the purpose of meeting emergencies.

G. SPLIT SHIFTS. Except for computer operators, no split shifts will be permitted. Hours of work shall be consecutive, except for an unpaid meal period of not less than one-half (½) hour nor more than one (1) hour, in the middle of the shift. All computer operators may work a split shift no more frequently than one (1) day, every three (3) months or in the event of an unforeseen computer emergency.

H. REST PERIODS. Employees shall receive two (2) fifteen (15) minutes rest periods.

I. INTERRUPTION OF OPERATIONS. In the event operations cannot commence or continue when so recommended by civil authorities, or public authorities, or public utilities fail to supply electricity, water or gas, or the interruption of work is caused by an Act of God, the foregoing guarantees shall not be applicable.

### **ARTICLE 10 - SENIORITY**

A. Seniority shall be defined as length of continuous service with the Employer and shall be measured by the employee's most recent date of hire with the Employer. Seniority shall rule as hereinafter defined in connection with layoff and recall from layoff, preference to available vacation schedule, and promotion in the bargaining unit.

B. When layoffs become necessary, they shall be by job classification. The last person hired in the classification shall be the first (1st) laid off; and in rehiring, the last person laid off shall be the first (1st) rehired, provided those employees retained or recalled shall have the qualifications for the job. A person laid off in a classification may use his / her Credit Union seniority to bump into a lower level position, providing the employee is able to independently perform the job with reasonable training, as set forth in section D below.

C. An Employee's seniority will be broken by any of the following:

1. Discharge for proper cause.
2. Voluntary quit.
3. Absence from work due to layoff for a period of one (1) year.

4. Failure to report back to work within seven (7) calendar days after receiving written notification to return to work following layoff. Written notification means that the Employer shall send a certified letter (return receipt from the employee required) to the employee's address on file with the Employer. If such a letter is returned undeliverable, or if the employee does not report for working within seven (7) days of such notice, he/she shall be considered to have voluntarily quit employment and his/her name shall be taken off the seniority list.

5. Failure to return to work in accordance with terms of a leave of absence.

D. 1. In the event of a layoff from one (1) of the classifications, an individual would be able to utilize his/her Credit Union seniority to bump into another classification area, provided the employee has the skill and ability to perform the work in the new classification. In the event a position becomes available in the classification where he/she transferred from, that individual would have first (1st) opportunity to transfer back to that classification and his/her classification seniority would be from the original date in that classification.

E. Probationary employees shall have no seniority rights, but upon successful completion of their probationary period, seniority rights shall date back to initial date of employment.



## **ARTICLE 11 - TRANSFERS, PROMOTIONS AND JOB POSTING**

A. Transfers between the main and branch offices will not be made in an arbitrary, capricious or discriminatory manner. However, it is recognized that in certain situations to temporarily cover vacancies due to vacations, personal leave, illness, injuries or emergencies, it will be necessary to temporarily transfer employees from one branch (including the main office) to another. In such situations, the Employer agrees that it will not require an employee to transfer if the employee presents a legitimate hardship such as child care problems. In all temporary transfers between the main and branch offices, the Employer agrees to pay the daily mileage costs (based on IRS approval) incurred by the employee from his regular worksite to the main or branch location he has temporarily been transferred to.

B. When the transfer of an employee to a different location becomes necessary for legitimate business reasons, the Employer agrees that it will not require an employee to transfer if the employee presents a legitimate hardship, such as transportation or child care problems for children under twelve (12) years of age. In addition, said employees shall have the right to refuse such transfer and accept layoff without loss of seniority. The Employer shall not require any employee to transfer more than twenty-five (25) miles from their residence.

C. The Employer shall consider for promotion all qualified Credit Union employees who have expressed interest in an open vacant position before seeking candidates from the outside. The Employer will take into consideration pertinent education, experience, skills and ability to perform the duties of the open position satisfactorily when contemplating a promotion from within the Credit Union. If education, experience, skills and abilities are relatively equal between two (2) or more employees, seniority shall be given primary consideration.

D. Notice of vacancies for full-time job openings in all classifications or positions shall be posted for five (5) working days in all Credit Union main and branch offices which shall be considered sufficient time, but during such five (5) working days the Employer may assign an employee to the vacancy on a temporary basis. The notice shall be emailed to the unions simultaneously with their posting in all Credit Union main and branch offices

Any employee who changes classification or position as a result of this Section shall be ineligible for a classification or position change for a period of six (6) months from the date of said change, unless by mutual agreement.

## **ARTICLE 12 - VACATIONS**

A. All employees hired on or after January 15, 2008 shall receive an annual vacation with pay as follows:

1. After one (1) year of continuous employment, an employee shall receive one (1) weeks' vacation.
2. After two (2) years of continuous employment, an employee shall receive two (2) weeks' vacation.

3. After five (5) years of continuous employment, an employee shall receive three (3) weeks' vacation.

4. After ten (10) years of continuous employment, an employee shall receive four (4) weeks' vacation.

5. After twenty (20) years of continuous employment, an employee shall receive five (5) weeks' vacation.

\* Employees hired prior to January 15, 2008 shall continue to accrue two (2) weeks' vacation after one (1) year.

B. Vacation pay for full-time employees shall be based on forty (40) hours per week at the employee's current rate of pay. Employees shall receive their vacation pay on the regular pay day for the week in which the vacation is taken. Part-time employees shall receive vacation based on their prorated hours. Vacation days must be taken in full day increments.

C. If a holiday occurs during an employee's vacation, the employee shall be given an additional day off with pay in addition to vacation pay.

D. The Employer will post a schedule of available vacation time on or before February 1st of each calendar year. All employees shall endeavor to select their vacation time by March 1st of each year. Departmental seniority shall prevail in all vacations scheduled prior to March 1st. Vacation requests made after March 1st will be granted on a first-come, first-serve basis. Once scheduled, a vacation cannot be changed except by mutual agreement between the employee and the Employer.

E. Employees may schedule a maximum of four (4) consecutive weeks of vacation time subject to the Employer's staffing needs.

F. Absence from work up to seven (7) weeks within a period of fifty-two (52) consecutive weeks, due to sickness, injury or temporary layoff, shall be considered as time worked for the purpose of determining eligibility for full vacation pay. In the event that an employee is absent from work in excess of seven (7) weeks, as set forth above, whatever vacation pay the employee is entitled to shall be prorated according to straight-time hours actually worked.

### **ARTICLE 13 - HOLIDAYS**

A. The Employer shall observe the following holidays with pay for all employees who have completed their probationary period. When a holiday falls on a Saturday or Sunday, the holiday shall be celebrated on the day designated by the federal government. To receive pay for a holiday, employees must have reported for work on their schedule work days immediately before and after said holiday. Employees shall be deemed to have reported for work if absence on said day before or after said holiday is due to express permission from or action of the Employer, and also in case of illness. The Employer may require proof of illness from any employee where abuse is suspected and can be demonstrated.

New Year's Day  
Martin Luther King  
President's Day  
Good Friday  
Memorial Day  
Independence Day  
Labor Day  
Columbus Day, or Good Friday\*

Veteran's Day  
Thanksgiving Day  
Day after Thanksgiving  
1/2 day Christmas Eve\*  
Christmas Day  
1/2 day New Year Eve\*

\*Depending on location, all employees will receive either Columbus Day, or Good Friday as a paid holiday.

\*The one-half (1/2) day New Year's Eve will be given as a holiday if it falls on a regular work day (Monday-Friday).

\*At the Employer's discretion, Columbus Day may be replaced by a floating holiday, which the employee may take any time within the twelve (12) months following Columbus Day.

B. Effective January 1, 2005, employees are entitled to four (4) personal days with pay per calendar year, January 1 to December 14. Requests for each day must be made at least one (1) week prior to that day and will be approved, provided it does not interfere with the efficient operation of the Credit Union. Personal days must be taken full day increments.

C. Any employee who works on a holiday shall be paid time and one-half (1 1/2) for all hours worked in addition to any holiday pay to which he/she may be entitled.

#### **ARTICLE 14 - LEAVE OF ABSENCE**

A. To be eligible for leave under this Article an employee must have at least one (1) year of employment with the Employer.

B. The Employer will provide family and medical leave as required by State and Federal law.

C. An employee is entitled to a total of sixteen (16) workweeks of leave during any twelve (12) month period for personal illness or injury or pregnancy and twelve (12) workweeks of leave during any twelve (12) month period, for family illness or emergency. The twelve (12) month period for calculating leave entitlement will be a twelve (12) month period measured forward from the date the family leave was first (1st) taken. The Employer may grant an extension of the leave.

D. An employee shall provide at least thirty (30) calendar days written advance notice for foreseeable events. For events that are not foreseeable, the employee shall notify the Employer as soon as the employee learns of the need for the leave, but no later than five (5) working days from learning of the event.

E. The employee has the option of using additional full paid leave time prior to going on unpaid leave. The exhaustion of paid leave shall run concurrently with the leave.

F. At the expiration of such leave, the employee shall be returned to a comparable or the same position from which he/she is on leave at the same step of the then current range for his/her classification or position.

G. Union Business. An employee selected for a Union position which takes him/her from his/her employment with the Employer shall, upon written request to the Employer by the Union, receive an unpaid leave of absence for a period of his/her services for the Union, but not in excess of one (1) year and upon his/her return shall be reemployed at work similar to that in which he/she was engaged immediately prior to his/her leave of absence. The Employer may approve or deny such request for Union business leave based on the needs of the service and the ability to recruit an interim replacement.

H. An employee on an approved leave of absence may bid for and be granted a promotion to a higher classification if the employee is returning to work within two (2) weeks, provided that the employee produces satisfactory medical documentation to ensure the employee's availability to return to work within two (2) weeks.

### **ARTICLE 15 - FUNERAL LEAVE**

The Employer agrees to pay all employees for necessary absence on account of death in the family. Such pay shall be at the straight-time rate for all hours scheduled within fourteen (14) days of the date of death.

5 (five) days - spouse, child, step-child.

3 (three) days - parent, any relative residing with the employee or with whom the employee is residing, sibling, grandparents, or grandchild.

1 (one) day - Father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, niece or nephew.

### **ARTICLE 16 - SICK LEAVE**

A. There shall be six (6) sick days each calendar year with full annual reimbursement for unused sick leave in excess of six (6) days. Upon termination, all unused sick leave shall be paid to the employee.

B. The purpose of sick leave is for legitimate illness of the employee or the employee's child. Sick days may also be used when an immediate family member is ill and requires care at home or other medical facility.

C. The Employer may request proof of absence, such as a doctor's certificate or other acceptable proof of absence, when the absence exceeds four (4) days.

D. Sick days may be used once an employee completes the initial probationary period. No unused sick leave shall be due to an employee terminated during the initial probationary period.

## ARTICLE 17 – JURY DUTY

- A. When a non-probationary, full-time employee is required to be in any court or courthouse for jury service and such service deprives such employee of pay that he otherwise would have earned, he shall be scheduled a Monday through Friday workweek between the hours of 8:00 a.m. and 5:00 p.m. and paid for each day on such jury service at the rate of eight (8) hours times his straight-time hourly rate, less any remuneration received by him for jury service providing that said employees must be employed for one (1) year in order to receive jury duty pay.
- B. When a non-probationary, part-time employee is required to be in any court or courthouse for jury service and such service deprives such employee of pay that he otherwise would have earned during the Monday through Friday portion of his normal workweek, he shall be scheduled a shift between the hours of 8:00 a.m. and 5:00 p.m. He will be paid for that part of his normal workweek based upon his workweeks immediately preceding the week(s) in which jury duty is required, less any remuneration received by him for such jury service. Utilization of such an employee on the Saturday and/or Sunday portion of his normal workweek shall continue to be at the discretion of the Employer, provided the minimum weekly hour guarantee is satisfied.
- C. If an employee is temporarily excused from jury service on any scheduled day i.e. Monday through Friday, he shall immediately report for work to complete the remaining hours of his scheduled work shift. Failure to so report shall disqualify an employee from any pay for jury duty for the day in question as long as the transportation time will permit him to return to work prior to one (1) hour before the end of his shift.
- D. If an employee is permanently excused from jury service he shall immediately report for work to complete the remaining hours of his scheduled work shift that day. Failure to so report shall disqualify an employee from any pay for jury duty for the day in question as long as the transportation time will permit him to return to work prior to one (1) hour before the end of his shift. If an employee is not required to report, he shall call the manager to inform him that he has been permanently released. Thereafter, the manager may place him on a work schedule similar to which he normally works.
- E. The employee shall notify the Employer as soon as he receives his jury duty summons. Failure to provide such summons prior to the posting of the schedule shall relieve the Employer from the scheduling requirements set for above. The Employer will verify eligibility if provided with a timely summons. The Employer may require proof of attendance for jury service. An employee making a false claim for jury duty pay shall be subject to discharge.
- F. An employee shall be eligible for jury duty pay for three (3) tours of jury duty service only during the life of this Agreement. The total number of days that an employee may receive jury duty pay is limited to fifteen (15) eligible days through the life of the Agreement. An employee shall no longer be eligible for jury duty pay when three (3) tours are served or when fifteen (15) days have been compensated, whichever occurs first. In the event an employee is called for jury service for which he would not be eligible for pay, the Employer shall join the employee in seeking excuse from service if such service would cause a financial hardship to the employee.

## ARTICLE 18 - GRIEVANCE PROCEDURE

### A. DEFINITION

1. "Grievance" means an alleged misapplication of the provisions of (1) this Agreement; (2) the Personnel Manual; or (3) other rules and regulations governing personnel practices which misapplication adversely affects the employee or the union.
2. "Days" mean days in which the Employer is open for business.

### B. RESPONSIBILITIES

1. The employee shall discuss his/her complaint with his/her supervisor. A Union representative may be present. The grievance shall be considered waived if it is not submitted to the supervisor within the time limits specified below. The supervisor will arrange a mutually satisfactory time to discuss the employee's complaint with the employee.
2. The Employer will respond to the specific complaint and facts cited in the grievance as originally presented.
3. Wage Claims. Any claim for back wages shall not exceed six (6) months prior to the date that the dispute is brought to the supervisor's attention.

### C. WAIVERS AND TIME LIMITS

1. Failure by Employer to respond to the employee's grievance within the time limits specified automatically grants to the employee the right to process the grievance to the next level.
2. Any level of review, or any time limits established in this Article may be waived or extended by mutual agreement of the parties confirmed in writing.
3. If an employee or his/her Union fails to appeal from one (1) level to the next level within the time limits established in this grievance procedure, the grievance shall be considered settled on the basis of the last decision and the grievance shall not be subject to further appeal or consideration.

### D. GENERAL CONSIDERATIONS

1. An employee involved in the processing of a grievance may do so without loss of compensation.
2. An employee has the right to the assistance of a Union representative in the preparation of his/her written grievance, and to represent him/her in all informal and formal grievance meetings.
3. Only authorized Union representatives may represent an employee in formal grievance meetings.
4. If a Union representative is present in the grievance meeting, the supervisor may have present an additional Employer representative.

## E. PROCEDURE

1. Informal Complaint. Within thirty (30) days from the occurrence of the matter on which the complaint is based, or his knowledge of such occurrence, an employee or his union representative shall discuss his complaint with his supervisor.

Within ten (10) days of the discussion with the employee or union representative, his supervisor shall orally reply to the employee's complaint advising both the employee and the union representative of the decision.

### 2. Formal Grievance

#### a. Step 1 - First Level Management

(1) If the employee feels that his/her grievance has not been resolved to his/her satisfaction and he/she desires to file a formal grievance, the employee or Union, within ten (10) days of his/her supervisor's response, may file a formal written grievance. The grievance must state the nature of the grievance, the provision of the Agreement or rule or regulation alleged to have been misapplied, and the remedy he/she requests from the Employer. The employee, his/her Union representative and the supervisor shall meet within ten (10) days following the filing of the formal grievance to discuss the matter. The employee or the Union shall provide the original copy of the grievance to his/her supervisor and retain a copy.

(2) Within ten (10) days, his/her supervisor shall give his/her written response to the Union on the original copy of the grievance.

#### b. Step 2 - Upper Level Management

(1) Within ten (10) days of his/her receipt of the supervisor's response at Step 1, the employee or the Union, not satisfied with the response, may appeal to the upper level management, using the original copy of the grievance.

(2) Within ten (10) days of receipt of the employee's grievance, the upper level manager, or his/her designated representative, shall meet with the employee and his/her Union representative and make a thorough review of the grievance.

(3) Within ten (10) days of the meeting with the employee the upper level manager, or his/her designee, shall give a written response to the Union on the original copy of the grievance.

## **ARTICLE 19 - ARBITRATION PROCEDURE**

A. In the event that the Employer and the Union are unable to settle a grievance after the decision under Step 2 either party may request arbitration of said grievance within thirty (30) calendar days following the date of the decision under Step 2 of the grievance procedure. A failure to request arbitration within the aforesaid thirty (30) day period, shall constitute a waiver of the grievance.

The parties shall endeavor to agree upon an impartial arbitrator and, in the event they are unable to agree within ten (10) days after the request for arbitration has been made in accordance with the foregoing, then the aggrieved party (the Employer or the Union) may request a list from the Federal Mediation Conciliation Services of nine (9) arbitrators. The parties shall alternately strike names from this list until one (1) remains, who shall serve as the arbitrator to hear the case.

B. The arbitrator shall have no authority to add, to subtract from, alter or amend any of the provisions of this Agreement.

C. The decision of the arbitrator shall be final and binding upon the parties of this Agreement and the Employees covered hereby.

D. The fees and expenses of the Arbitrator shall be shared by the Employer and the Union, it being understood and agreed that all other expenses including, but not limited to, fees for witnesses, transcripts, and similar costs incurred by the parties during such hearing, will be the responsibility of the individual party involved.

E. Written warning notices shall not be subject to the arbitration procedure at the time they are issued, however if they are used to support further, more serious discipline, they shall be arbitrable at the time of the more serious discipline.

#### **ARTICLE 20 - UNION STEWARDS**

A. The Union may designate a steward in the main and each branch office who shall be appointed by the Union.

B. **RELEASE TIME**

1. The Union may designate two (2) stewards and an alternate at the main branch. Union steward shall be authorized to use Employer time to prepare and present a single grievance. The Union steward shall perform steward functions only within his/her branch office. Stewards may spend a reasonable amount of time to promptly and expeditiously investigate and process formal grievances without loss of pay or benefits. It is understood between the parties that "reasonable time" is approximately twenty (20) minutes. A Union steward shall not log overtime for time spent performing steward functions.

2. A Union steward selected as a representative in a grievance is required to obtain the permission of his/her supervisor to absent himself/herself from his/her duties to assist an employee with the preparation of a grievance and to attend a grievance meeting.

3. If all of the provisions of this Article are met, a Union steward will be on the Employer's time when processing grievances. The Union steward shall have no authority to take strike action, work stoppage, or any other action interrupting the Employer's business.

4. In no instance shall the Union steward be discriminated against for discharging such duties.



5. The Employer shall allow one (1) day off with pay to allow one (1) steward to attend the Annual Shop Stewards' Conference. The Employer will be notified in advance so that appropriate scheduling arrangements can be made.

### **ARTICLE 21 - DISCIPLINE AND DISCHARGE**

- A. **NONDISCRIMINATION.** The parties agree not discriminate against any employee or applicant for employment because of race, creed, religion, national origin, disability, age or sex. It is the intent of the parties that all credit union employees and officials treat each other with respect and dignity on the job.
- B. No employee shall be discharged or disciplined without proper cause. When an employee is considered by the Employer as subject to discharge or discipline, the Union shall be given the opportunity to represent the employee and assist in presentation of the employee's side of the matter.
- C. The Employer shall give all notices of discharge in writing to the employee and send a copy to the Union.
- D. Disciplinary notices, warnings shall not be used to support further disciplinary action after six (6) months from the date of issue. Suspensions of three (3) days or less shall not be used to support further disciplinary action after twelve (12) months from the date of issue. Suspensions of four (4) days or more shall not be used to support further disciplinary action after eighteen (18) months from the date of issue.
- E. All disciplinary notices shall be sent to the Union within seven (7) days of issuance.

### **ARTICLE 22- WAGE STATEMENT**

All employees shall be paid weekly on Wednesday for the preceding week's work. The Employer shall furnish to each employee on such pay days a wage statement, showing the date, name of employee, total hours worked, total amount of wages paid and itemized deductions made for the payroll period.

### **ARTICLE 23 - INSPECTION OF EMPLOYEE RECORDS**

The Employer agrees that all employee records for bargaining unit employees shall be available to authorized Union representatives with twenty-four (24) hours notice. A representative of the Employer may be present during this inspection.

### **ARTICLE 24 - JOB DESCRIPTIONS**

Current job descriptions are attached as Appendix B. When ever the Employer decides to introduce a new classification, it shall notify the Union at the time the position is created and posted; changes in existing job descriptions shall be discussed with the Union prior to implementation.

## **ARTICLE 25 - HEALTH AND WELFARE AND PENSION**

A. **BENEFIT FUND.** All employees hired on or after October 4, 2004, shall receive Plan B Platinum Plus benefits and continue to participate in the A Pension. The Employer shall continue to participate in the United Food and Commercial Workers Unions and Food Employers Benefit Fund Plan B for all employees covered by this Agreement. Employees hired on or after January 1, 2012, shall participate in the B benefit plan on the same basis as all employees hired by Food 4 Less on or after October 4, 2004. Said contribution shall provide those benefits set forth in the Plan B Benefits Program established by the Trustees of the Benefit Fund under that certain Resolution Regarding Establishment of Alternate Benefit Programs. The Employer and the Union agree to be bound by the terms and conditions of said Resolution.

Effective April 1, 2012, and continuing thereafter, current employees will be required to pay premiums deducted from their paychecks as condition of participation in Plan B as follows: employee only- seven dollars (\$7.00) per week, employee plus children – ten dollars and fifty cents (\$10.50) per week, employee plus spouse with or without children – fifteen dollars (\$15.00). Such premiums shall be deducted from the paychecks of current employees without further authorization.

B. **PENSION FUND.** The Employer agrees to contribute to the Southern California United Food and Commercial Workers Unions and Food Employers Joint Pension Trust Fund at the same rates and contribution rules as other Contract A Employers for all employees covered by this Agreement.

C. **GENERAL PROVISIONS REGARDING TRUST FUNDS.** The Employer and the Union acknowledge and agree that participation in the Benefit and Pension Funds is conditioned upon the approval of the Boards of Trustees of such Funds. In the event either Board does not approve such participation, the parties agree to meet to resolve the issue. Further, the Employer and the Union hereby accept the terms of the existing Benefit and Pension Funds, together with the terms and conditions of all applicable Trust Agreements and related documents, and agree to be bound thereby. By this acceptance the Employer agrees to and shall become a party to each of said Funds with the same force and effect as though the Employer had executed each original Declaration of Trust.

## **ARTICLE 26 – 401(k) PLAN**

For employees with a minimum of one (1) year service, the Employer will match employee contributions at a 50% rate up to a total matching contribution of \$ 1,000.00 / year.

## **ARTICLE 27 - NO STRIKES, NO LOCKOUTS**

A. It is mutually agreed by the parties hereto that throughout the life of this Agreement there shall be no strikes, picketing or lockouts, and that any difference or misunderstanding, which may arise between the contracting parties, shall be amicably adjusted by and between the parties themselves.

B. No employee shall be required to cross any lawful, sanctioned primary picket line.

## **ARTICLE 28 - VALIDITY OF AGREEMENT**

If any provision of this Agreement is determined to be invalid or illegal by a court of competent jurisdiction, then such provision shall be severed from this Agreement, but the remainder hereof shall remain in full force and effect. The parties hereto shall immediately commence to negotiate for the purpose of replacing any such invalid or illegal provision.

Should any change be made in any Federal or State law, or in any rules or regulations implementing such legislation, which would render impermissible any provision herein contained, then such provision of this Agreement shall be automatically terminated, but the remainder of this Agreement shall remain in full force and effect. Such legislation and/or rules and regulations shall supersede this Agreement and applicable clauses shall be substituted for those ruled invalid or illegal. The parties hereto shall immediately commence to negotiate for the purpose of replacing any such invalid or illegal provision.

## **ARTICLE 29 – GENERAL**

A. **BULLETIN BOARD.** The Union may provide its own bulletin board exclusively for union related business. The Employer will determine the location of the bulletin boards.

The boards shall be used for the following subjects:

1. Union recreational, social and related news bulletins;
2. Scheduled Union meetings;
3. Information concerning Union elections or results thereof;
4. Reports of official business of the Union, newsletters, reports of committees or the Union's Executive Board.

B. **EMPLOYEE FACILITIES.** The Employer agrees to provide clean and adequate rest rooms, lunch rooms and provide also proper safety, sanitary and first-aid facilities for the benefit of the employees.

C. **JOB INJURY.** When an employee is injured on the job, there shall be no deduction from the employee's pay for the day in which the employee was injured and reported for medical care.

D. **CASH BOX DRAWER.** Each employee handling cash will be given his/her own cash box or drawer and will not be held responsible for shortages in his/her cash box or drawer, if he/she has for any reason been denied the right of counting his/her cash. Only one (1) employee shall be empowered to handle the cash box or drawer for which he/she is responsible, except when there is a need to audit the cash drawer. Under normal circumstances the drawer may be audited by a supervisor or an internal or external auditor but only in the presence of the employee. It is the responsibility of the employee to maintain control of the cash drawer at all times.

- E. PERSONAL LOCKERS. Employees will be provided with locked space (either lockers or desk drawer) to store legitimate personal items. Management shall not have access to this area without advance notice.
- F. AUTOMOBILE EXPENSE. An employee who is required to use his/her automobile during the work day for business purposes shall be reimbursed for all travel at the IRS rate for mileage in excess of their daily commute to and from their assigned work location.
- G. BOND. As a condition of employment, employees shall be bondable by the Surety Bond Provider.
- H. UNION BUTTONS. Employees will be allowed to wear Union identification buttons.
- I. UNIFORMS. The Employer agrees that employees shall have the option of wearing a logo shirt or other agreed upon uniform Monday through Thursday or continuing to wear normal business attire.
- J. DIGNITY AND RESPECT. . All employees will be treated with respect and dignity.

### **ARTICLE 30 - TEMPORARY JOBS**

- A. STUDENT SUMMER JOBS. The Employer may continue its practice of hiring relatives of employees' who are students. If the Employer needs additional temporary summer employees, it may hire relatives of any employee employed at the facility.
- B. SPECIAL PROJECTS. The Employer may request the Union permit the hiring of temporary employees for special projects for a period not to exceed three (3) months. The Unions will not unreasonable deny such a request and the Employer will not abuse this privilege.

### **ARTICLE 31 - AUTHORIZED AGENTS**

For purposes of administering or modifying the terms and conditions of this Agreement or receiving any notice to be given hereunder; the Employer's representative shall be the Employer's Chief Executive Officer or designee (address: Rancho Federal Credit Union, 12620 Erickson Avenue, Downey, California 90242).

The Union's Representative shall include all the Union Presidents at the local unions' address of record.

**ARTICLE 32 - TERM OF AGREEMENT AND RECOGNITION**

This Agreement shall continue in full force and effect from May 9, 2016 through May 5, 2019. In the event either party elects to renegotiate a successor Agreement, then within ninety (90) and sixty (60) days prior to the expiration date of this Agreement, such party shall serve upon the other its request to commence negotiation.

Negotiations shall begin no later than thirty (30) days from the date of the first (1st) written request.

In the event that neither party has served upon the other a written request to commence negotiations, the current Agreement shall remain in full force and effect from year to year thereafter, unless written notice to cancel or terminate this Agreement is served by either party upon the other between ninety (90) and sixty (60) days prior to such annual day of expiration.

EXECUTED AND AGREED TO THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 2016.

FOR THE EMPLOYER:

FOR THE UNION:

RANCHO FEDERAL CREDIT UNION

UFCW UNION LOCAL 324

\_\_\_\_\_  
Mr. Mitchell Bonca  
Chief Executive Officer

\_\_\_\_\_  
Greg M. Conger  
President

UFCW UNION LOCAL 770

\_\_\_\_\_  
Ricardo F. Icaza  
President

UFCW UNION LOCAL 1428

\_\_\_\_\_  
Mark Ramos  
President

**APPENDIX A  
EFFECTIVE MAY 9, 2016  
WAGES, PAY LEVEL, AND CLASSIFICATIONS**

	<b>Step 1</b>	<b>Step 2</b>	<b>Step 3</b>	<b>Step 4</b>	<b>Step 5</b>
<b>Level 1</b> <ul style="list-style-type: none"> <li>• Member Service Representative I</li> <li>• Operator/Receptionist</li> <li>• Teller</li> </ul>	\$10.64	\$11.76	\$12.88	\$14.00	\$15.11
<b>Level 2</b> <ul style="list-style-type: none"> <li>• Head Teller</li> <li>• Member Service Representative II</li> </ul>	\$16.11	\$17.27	\$18.37	\$19.49	\$20.48
<b>Level 3</b> <ul style="list-style-type: none"> <li>• Accountant</li> <li>• Administrative Support Officer</li> <li>• Collection Officer</li> <li>• Computer Support Specialist</li> <li>• Financial Services Representative</li> <li>• Information System Specialist</li> <li>• Mortgage Loan Officer</li> <li>• Operations Coordinator</li> <li>• Payment Services representative</li> <li>• Project Specialist</li> <li>• Senior Loan Officer</li> <li>• Systems Support Specialist</li> </ul>	\$17.91	\$19.04	\$20.16	\$21.28	\$22.40
<b>Level 4</b> <ul style="list-style-type: none"> <li>• Administrative Support Supervisor</li> <li>• Branch Supervisor</li> <li>• Business Development Officer</li> <li>• Collections Supervisor</li> <li>• Loan Supervisor</li> <li>• Marketing Representative</li> <li>• Network Administrator 1</li> <li>• Operations Supervisor</li> <li>• Payment Services Supervisor</li> <li>• Systems Administrator 1</li> </ul>	\$21.84	\$22.96	\$24.08	\$25.19	\$26.32
<b>Level 5</b> <ul style="list-style-type: none"> <li>• Investment Accountant</li> <li>• Mortgage Loan Supervisor</li> <li>• Network Administrator 2</li> <li>• Systems Administrator 2</li> </ul>	\$26.88	\$27.99	\$29.11	\$30.24	\$31.36
<b>Level 6 (Weekly Salary)</b> <ul style="list-style-type: none"> <li>• Accounting Supervisor</li> <li>• IS Supervisor</li> </ul>	\$1347.20	\$1391.20	\$1435.20	\$1479.20	\$1523.20

**APPENDIX A  
EFFECTIVE MAY 8, 2017  
WAGES, PAY LEVEL, AND CLASSIFICATION**

	<b>Step 1</b>	<b>Step 2</b>	<b>Step 3</b>	<b>Step 4</b>	<b>Step 5</b>
<b>Level 1</b> <ul style="list-style-type: none"> <li>• Member Service Representative I</li> <li>• Operator/Receptionist</li> <li>• Teller</li> </ul>	\$11.30	\$11.94	\$13.07	\$14.21	\$15.34
<b>Level 2</b> <ul style="list-style-type: none"> <li>• Head Teller</li> <li>• Member Service Representative II</li> </ul>	\$16.35	\$17.52	\$18.65	\$19.78	\$20.79
<b>Level 3</b> <ul style="list-style-type: none"> <li>• Accountant</li> <li>• Administrative Support Officer</li> <li>• Collection Officer</li> <li>• Computer Support Specialist</li> <li>• Financial Services Representative</li> <li>• Information System Specialist</li> <li>• Mortgage Loan Officer</li> <li>• Operations Coordinator</li> <li>• Payment Services representative</li> <li>• Project Specialist</li> <li>• Senior Loan Officer</li> <li>• Systems Support Specialist</li> </ul>	\$18.18	\$19.33	\$20.46	\$21.60	\$22.74
<b>Level 4</b> <ul style="list-style-type: none"> <li>• Administrative Support Supervisor</li> <li>• Branch Supervisor</li> <li>• Business Development Officer</li> <li>• Collections Supervisor</li> <li>• Loan Supervisor</li> <li>• Marketing Representative</li> <li>• Network Administrator 1</li> <li>• Operations Supervisor</li> <li>• Payment Services Supervisor</li> <li>• Systems Administrator 1</li> </ul>	\$22.17	\$23.30	\$24.44	\$25.57	\$26.71
<b>Level 5</b> <ul style="list-style-type: none"> <li>• Investment Accountant</li> <li>• Mortgage Loan Supervisor</li> <li>• Network Administrator 2</li> <li>• Systems Administrator 2</li> </ul>	\$27.28	\$28.41	\$29.55	\$30.69	\$31.83
<b>Level 6 (Weekly Salary)</b> <ul style="list-style-type: none"> <li>• Accounting Supervisor</li> <li>• IS Supervisor</li> </ul>	\$1367.41	\$1412.07	\$1456.73	\$1501.38	\$1455.92 \$1546.05

**APPENDIX A  
EFFECTIVE MAY 7, 2018  
WAGES, PAY LEVEL, AND CLASSIFICATION**

	<b>Step 1</b>	<b>Step 2</b>	<b>Step 3</b>	<b>Step 4</b>	<b>Step 5</b>
<b>Level 1</b> <ul style="list-style-type: none"> <li>• Member Service Representative I</li> <li>• Operator/Receptionist</li> <li>• Teller</li> </ul>	\$11.47	\$12.12	\$13.27	\$14.42	\$15.57
<b>Level 2</b> <ul style="list-style-type: none"> <li>• Head Teller</li> <li>• Member Service Representative II</li> </ul>	\$16.59	\$17.79	\$18.93	\$20.08	\$21.10
<b>Level 3</b> <ul style="list-style-type: none"> <li>• Accountant</li> <li>• Administrative Support Officer</li> <li>• Collection Officer</li> <li>• Computer Support Specialist</li> <li>• Financial Services Representative</li> <li>• Information System Specialist</li> <li>• Mortgage Loan Officer</li> <li>• Operations Coordinator</li> <li>• Payment Services representative</li> <li>• Project Specialist</li> <li>• Senior Loan Officer</li> <li>• Systems Support Specialist</li> </ul>	\$18.46	\$19.62	\$20.77	\$21.93	\$23.08
<b>Level 4</b> <ul style="list-style-type: none"> <li>• Administrative Support Supervisor</li> <li>• Branch Supervisor</li> <li>• Business Development Officer</li> <li>• Collections Supervisor</li> <li>• Loan Supervisor</li> <li>• Marketing Representative</li> <li>• Network Administrator 1</li> <li>• Operations Supervisor</li> <li>• Payment Services Supervisor</li> <li>• Systems Administrator 1</li> </ul>	\$22.50	\$23.65	\$24.80	\$25.95	\$27.11
<b>Level 5</b> <ul style="list-style-type: none"> <li>• Investment Accountant</li> <li>• Mortgage Loan Supervisor</li> <li>• Network Administrator 2</li> <li>• Systems Administrator 2</li> </ul>	\$27.69	\$28.84	\$29.99	\$31.15	\$32.31
<b>Level 6 (Weekly Salary)</b> <ul style="list-style-type: none"> <li>• Accounting Supervisor</li> <li>• IS Supervisor</li> </ul>	\$1387.92	\$1433.25	\$1478.58	\$1523.90	\$1569.24



## APPENDIX B – JOB DESCRIPTIONS

### Level 1

- Member Service Representative
- Receptionist/Operator
- Teller

### **Member Service Representative I**

Under general supervision, provides counsel to new and existing members in regards to the such as opening and closing accounts, various shares, IRA's, certificates and checking accounts. Handles day-to-day functions such as account inquiries, account changes, research, levies, verification of deposits, payroll requests, payroll transfers, address changes, check orders, stop payments, fraud claims, and account problems. Trouble shoots Debit Card problems. Initiates new card orders, reissue requests, lost/stolen reports, and performs IRA transactions. Provides basic loan information. Reviews and works branch/departmental level reports and projects. Cross-sells additional product/services to new and existing members. Promotes new programs and distributes credit union marketing and informational material to interested members. Responds to members requests for information at service desks, teller counter, by telephone, by mail, or electronic media. Performs teller transactions handling cash and checks for member deposits, withdrawals, loan payments, negotiable instrument sales, etc. Maintains control over cash draw and balances transactions accordingly. May be rotated into the role of operator or teller depending upon the staffing and operational needs of the credit union. Adheres to all policies, procedures, banking and compliance regulations including but not limited to anti-money laundering, Reg CC, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.

### **Receptionist/Operator**

Knowledgeable use of automated phone systems: how to send and receive calls, how to route calls, how to set up and handle voicemail, how to set up conference calls, how to monitor calls by use of extension board. The operator must tactfully handle and direct incoming calls, route these incoming calls to the correct individual or department, or send to a voicemail. Handles basic questions about the credit union, including hours of operation, directions and direct phone numbers for individuals, branches and departments. Responsibilities include greeting, directing, assisting members, visitors and vendors. Handles day-to-day functions such as account inquiries, account changes, levies, verification of deposits, payroll requests, payroll transfers, address changes, check orders Responds to member inquiries and requests for duplicate statements, copies of checks, account research and like. Oversees the reception and lobby area where guests arrive, or are waiting for service. Also keeps the lobby area tidy. The receptionist answers visitors' inquiries, about products or services, directing visitors to their destinations and conduct preliminary screening of member needs and hands out proper forms and credit union material. Performs multiple tasks quickly and efficiently within established work procedures. Prepares and processes transaction requests received by telephone such as withdrawals, and transfers. Duties include sorting, stuffing, preparing and posting mail, coordinating incoming and outgoing packages, helps maintain office inventory and supplies, reviews and works departmental reports, performs a variety of other office tasks and clerical duties, such as sorting, scanning, filing, faxing, and preparing payment coupon booklets. May be rotated into the role of teller or member services representative depending upon the staffing and operational needs of the credit union. Maintains control over cash draw and balances transactions accordingly. Strong people and communication skills are required. Must be able to handle stressed, angry members and occasionally deal with real emergencies. Observes and reports any unusual or suspicious persons or activities. Promotes new programs and distributes credit union marketing and informational material to interested members. Adheres to all policies, procedures, banking and compliance regulations including but not limited to anti-money laundering, Reg CC, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.

### **Teller**

Under limited supervision performs a wide variety of assigned teller tasks in a fast paced environment. Accurately and efficiently processes associated member transactions such as handling cash and checks for deposits, withdrawals, loan payments, transfers, negotiable instrument sales, etc. Responsible for completion of mail and phone calls for transaction inquires, transfer of funds, check withdrawals and like. Identifies high risk transactions and detects and prevents processing of fraudulent transactions. Balances cash drawer at the end of the day or shift. Identifies transaction mistakes when debits and credits do not balance and has the ability to correct error(s) on their own. Responsible for maintaining, managing and balancing deposited checks, cashiers checks, travelers

cheques, gift cards and money orders as related to department procedure. Prepares, reviews and works daily paperwork for branch/departmental level reports and projects. Able to perform basic account file maintenance changes, data entry and member requests including opening and closing share accounts. Identifies member needs then offering and cross-sells additional product/services to new and existing members. Promotes new programs and distributes credit union marketing and informational material to interested members. May be rotated into the role of operator or member services representative depending upon the staffing and operational needs of the credit union. This position is normally found in Credit Unions of limited staff size, where the job represents a combination or activities. Adheres to all policies, procedures, banking and compliance regulations including but not limited to anti-money laundering, Reg CC, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.

#### Level 2

- Head Teller
- Member Service Representative II

#### **Head Teller**

Under limited supervision performs a wide variety of assigned teller tasks associated with processing of member transactions such as deposits, withdrawals, loan payments, posting of transactions, money orders and travelers checks. Responsible for completion of mail and phone deposits and withdrawals and prepares authorized account changes. Performs all teller duties. Balances cash drawer, CDM and/or Vault at the end of the day or shift. Responsible for maintaining and balancing deposit checks, cashiers checks, travelers cheques and money orders as related to department procedure. Supervises, coordinates and trains activities of employees in the cashiering department. Trains employees in customer service, provides guidance to ensure compliance in policies and procedures. Handles operational questions from other employees relative to the department. Plans, organizes and assigns duties to workers to ensure efficient functioning of teller and new accounts areas. Ensures supply of money for financial institution's needs based on business demand. May count and record currency and coin in vault. Supervises balancing and summarizing of daily business and cash. Reviews out-of balance conditions at daily closing and reconciles teller cash drawers as necessary. Maintains all required departmental forms and may assist in related areas of credit union operations. Prepares operating reports, posts to the general ledger and conducts the more difficult special projects requiring extensive knowledge of Teller activities. Handles and adjusts customer complaints, transactions and errors. Exercises authority to make exceptions too policy and procedures. Processes returned items from corporate in a timely manner to protect credit union from loss. Performs activities associated with the maintenance, control and security of vault cash and department negotiables. Prepares orders for cash from corporate and verifies cash received. Replenishes Teller cash orders. Provides working leadership and guidance to employees in the department. May assign tasks to lower level Tellers through assignment of work coordinated through management. Adheres to and enforce all policies, procedures, banking and compliance regulations including but not limited to anti-money laundering, Reg CC, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.

#### **Member Services Representative II**

Under limited supervision and direction, provides counsel to new and existing members in regards to the various Credit Union services and investments opportunities. Responsible for performing a broad variety of member services duties such as opening and closing accounts, various shares, IRA's, certificates and checking accounts. Handles day-to-day functions such as account inquiries, account changes, research, levies, verification of deposits, payroll requests, payroll transfers, address changes, check orders, stop payments, fraud claims, and account problems. Trouble shoots Debit Card problems. Initiates new card orders, reissue requests, lost/stolen reports, and performs IRA transactions. Reviews and works branch/departmental level reports and projects. Cross-sells additional product/services to new and existing members. Promotes new programs and distributes credit union marketing and informational material to interested members. Responds to members requests for information at service desks, teller counter, by telephone, by mail, or electronic media. Performs teller transactions handling cash and checks for member deposits, withdrawals, loan payments, negotiable instrument sales, etc. Maintains control over cash draw and balances transactions accordingly. Provides consumer loan information and proper loan documents and informational material. Interviews and counsels members regarding consumer loan options. Completes system file maintenance required to initiate loan application requests. Reviews application information and recommends a loan decision to underwriting. Prepares documents and loan records in order to fund approved loans. Initiates calls to members regarding application status and clarification of loan parameters. Informs and notifies members in case of loan denial and counsels them on opportunities to improve future eligibility. Completes documents required to perfect a lien on consumer loan collateral.

May be rotated into the role of Operator or Head Teller depending upon the staffing and operational needs of the credit union. Adheres to all policies, procedures, banking and compliance regulations including but not limited to anti-money laundering, Reg CC, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.

### **Level 3**

- **Accountant**
- **Administrative Support Officer**
- **Collection officer**
- **Computer Support Specialist**
- **Financial Services Representative**
- **Information Systems Specialist**
- **Mortgage Loan Officer**
- **Operations Coordinator**
- **Payment Services Representative**
- **Project Specialist**
- **Senior Loan Officer**
- **Systems Support Specialist**

### **Accountant**

Under direction of the Accounting Supervisor responsible for the daily maintenance of accounting records and assists other departments in the interpretation of accounting entries and reports. Performs detailed accounting assignments which include but are not limited to reviewing and analyzing journal vouchers, bank statement reconciliations, posts adjustments, processes payroll, accounts payable, accounts receivable, sub general ledger fixed assets, depreciation, and accrual schedules and general accounting functions, etc which includes using a variety of computer programs. Other duties include but are not limited to assisting in determining the credit union's liquidity position, accruing and posting investment dividend checks and investment interest, and assisting in compiling and input/download data for budgets, and monthly Board Reports as assigned. Will be responsible for back up duties in the Payment Service or Operations Department as needed. Complete other miscellaneous duties as assigned within the department.

### **Administrative Support Officer**

Reporting to the CEO, and under general supervision, runs certain back-office functions as assigned, such as the ODP program. Aids in interdepartmental projects and provides support to assist various departments in peak times, vacant positions due to vacations, absence or turnover. Cross-sells products and services. Handles member requests, transactions, and member problems or issues. Acts in a backup role of Collector and may help research problems related to delinquency. Helps to develop, retain and expand existing business relationships with existing and potential member groups. Identifies and recommends opportunities to increase membership growth and profitability. Assists with credit union promotional programs, site visits and special events. Liaison to sponsors to coordinate the Credit Union's involvement in sponsor functions. Responsible for the maintenance of the Credit Union facilities including those performed by outside contractors. Responsible for the storing of Credit Union records both on and off-site. Adheres to all policies, procedures, banking and compliance regulations including but not limited to anti-money laundering, Reg CC, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.

### **Collection Officer**

Under general supervision, performs necessary assignments in support of the collection of past due accounts. Ascertain location of member through skip-traces or other methods. Contacts member by phone or letter to determine reason for delinquency and to educate member on proper payment process. Communicates and interacts with law enforcement agencies, judicial departments, attorneys, and peer collectors and repossession agents to minimize outstanding accounts. Handles other issues such as collateral protection insurance and credit life insurance. Conducts preliminary investigations on known or suspected frauds. Compiles and generates reports as required. Reviews records and transactions to resolve misapplied payments, researching account transactions to ensure that payments are applied properly. May also cross train in all areas of collections; i.e.; loans, MasterCard negative share accounts etc.,

### **Computer Support Specialist**

The Computer Support Specialist is responsible for providing technical support to users via telephone Internet, email or on site visit. Perform general maintenance tasks, troubleshoot and repair computer systems, applications and peripheral equipment throughout the organization. Keep up to date on the latest security threats and assist in patching. Maintain helpdesk database. Receive and order materials as requested. Miscellaneous Duties. May

require certification or degree in area of specialty and 1-3 years of experience in the field or in a related area. Has knowledge of commonly-used concepts, practices, and procedures within a particular field. Relies on instructions and pre-established guidelines to perform the functions of the job. Works under immediate supervision.

### **Financial Service Representative**

Provides counsel to new and existing members in regards to various Credit Union services and products. Cross-sells additional products and services to new and existing members. Interviews and counsels members requesting consumer loans. Completes system file maintenance required to initiate loan application requests. Prepares documents and loan records in order to fund approved loans. Initiates calls to members regarding application status and clarification of loan parameters. Inform members in case of loan denial and counsel them on opportunities to improve future eligibility. Completes documents required to perfect a lien on consumer loan collateral. Reviews application information, makes loan decisions and funds loans. May exercise judgment in review and evaluation of information disclosed on a member's consumer loan application to render a loan decision. Provides basic real estate loan information to member responding to inquiries about loan payment estimates, general policies/guidelines and comparing alternatives. Troubleshoots MasterCard and ATM card problems. Initiates new orders, reissue cards, handle unauthorized or disputed items by completing appropriate document. Opens IRA share accounts (deposit, transfer, rollovers) assist members in completing appropriate documents required to ensure tax protection status. Assists with training of other member service representatives. Responds to member requests for information from the teller counter, over the telephone, by mail and email. Completes data entry required to complete basic teller transactions.

### **Information Systems Specialist**

Under general supervision the Information Systems Specialist is responsible for the daily operations of the IS Help desk. This includes responding to all support requests in a timely manner, creating support tickets, monitoring support requests and resolving all support issues. He or she is responsible for setting up, configuring, maintaining, upgrading and installing all personal computers, laptops, printers, peripherals, devices, etc. The Information Systems Specialist is responsible for performing routine software and hardware maintenance on all network servers and devices. He or she is responsible for performing all daily, weekly, bi-weekly, monthly, bi-monthly, quarterly and annual data processing and network related processes. He or she serves as a liaison between the credit union and software / hardware vendors. He or she is responsible for making approved software, hardware and equipment purchases. He or she will work on credit union projects. He or she will be expected to perform other miscellaneous duties in addition to those previously described.

### **Mortgage Loan Officer**

Under the direction of the Loan Manager, this employee shall perform the following duties: Interview and pre-qualify members applying for real estate loans. Underwrite loan, gather all necessary documentation and information necessary. Consult with member throughout loan process. Communicate with Escrow, Appraiser, Title and other third parties necessary with each real estate loan transaction. Balance and clear out each GL used for loan funding. Need firm knowledge in FNMA and FHLMC underwriting guidelines and federal regulation compliance. Must possess good communication and analytical skills.

### **Operations Coordinator**

Responsible for the effective performance of Member Service / Cash services functions; Assumes responsibility for maintaining professional business relations with new and existing members. Effectively coordinates Department personnel, ensuring optimal performance. Coordinates personnel coverage for offsite branch offices. Conducts orientation interviews with new applicants. Processes account and membership opening, closing, deposit and withdrawal transactions. Performs other duties, which usually include receptionist, teller or member service rep. or other duties as assigned to ensure organizational success. Is directly responsible for reports related to cash services, maintaining adequate cash in C.U. vault.

### **Payment Services Representative**

Under direction of the Payment Service Supervisor, responsible for the processing and/or backup of department duties which include ACH, SDrafts, ATM, Mastercard, Payroll, Direct Deposit and Fraud Claims. Representative is responsible for posting, reconciliation, settlement, balancing and file maintenance of department duties which incorporate electronic item processing (ACH), settlement and balancing, including payroll and check processing, Debit/ATM, ACH and MasterCard and meeting designated processing deadlines. Also includes processing charge back items, general ledger adjustments, fraud claims, related general ledger reconciliations, and file maintenance for all areas mentioned. Assists other CU employees or members in the interpretation/understanding/set up of departmental data or reports and will also be responsible for back up duties in the Accounting or Operations department as needed. Complete other miscellaneous duties as assigned within the department.

### **Project Specialist**

Under general supervision the Project Specialist will assist with managing department and credit union projects. This includes planning, organizing and coordinating. She or he will work with other department managers / supervisors to improve credit union processes and interdepartmental coordination. He or she will assist in the development of policies and procedures. The Project Specialist will serve as a liaison between the credit union and vendors. The Project Specialist will train and provide technical support to staff and users. He or she will assist with other duties in the Information Systems department. He or she will be expected to perform other miscellaneous duties in addition to those previously described.

### **Senior Loan Officer**

Under the direction of the loan manager the Senior Loan Officer shall perform the following duties: The Senior Loan Officer is responsible for underwriting and coordinating the closing of consumer loans. Senior L/O must be able to retain knowledge of credit union policies, compliance issues and all loan products. The Senior Loan Officer is responsible for web-application distribution, DMV processing, research and credit disputes, Social Security income verifications, Credit life and disability processing as well as many other back office duties. The Senior Loan Officer is responsible for assisting with all loan department issues in the absence of the loan manager. Possess good communication and analytical skills.

### **Systems Support Specialist**

Under general supervision the Systems Support Specialist is responsible for maintaining and monitoring the organizations core processing / data processing systems and related software and hardware systems. He or she will assist with setting up, configuring, maintaining, upgrading and installing network servers and devices. He or she is responsible for performing all daily, weekly, bi-weekly, monthly, bi-monthly, quarterly and annual data processing functions. The Systems Support Specialist serves as a liaison between the credit union and vendor's/service bureau's. He or she will work on credit union projects. He or she will provide technical support to staff and users. He or she will be expected to perform other miscellaneous duties in addition to those previously described.

### **Level 4**

- **Administrative Support Supervisor**
- **Branch Supervisor**
- **Business Development Officer**
- **Collections Supervisor**
- **Loan Supervisor**
- **Marketing Representative**
- **Network Administrator 1**
- **Operations Supervisor**
- **Payment Services Supervisor**
- **System Administrator 1**

### **Administrative Support Supervisor**

Under limited supervision following general instructions and performing with considerable judgment and knowledge, with discretion as to work details, conducts audits of operations, records, accounts; review structure, controls, policies and procedures. Determines the nature and extent of auditing required, provides appraisals of internal control structure of functions or systems. Reviews transactions and investigates irregularities or explores deviations from standards and recommends corrective measures. Prepares, documents and reviews audit documentation, reports and like for review by departmental supervisors. Assignments can be in several functional areas and include such job titles as Internal Auditor, Credit Card Clerk, ODP Program Coordinator, and Risk Management Officer. Develops and maintains processes to ensure BSA/AML compliance and to monitor, deter, detect, and investigate fraud, losses and potential losses. Monitors day to day compliance with and ensures appropriate documentation is completed for transactions that fall under BSA, OFAC and related reporting and monitoring requirements. Analyzes and researches potentially suspicious activity and completes required forms. May provide working leadership for other clerical personnel, through assignment of work coordination and checking of assignments. May be rotated into the role of Branch Supervisor or Operations Supervisor in a backup capacity depending upon the staffing and operational needs of the credit union. Adheres to all policies, procedures, banking and compliance regulations including but not limited to anti-money laundering, Reg CC, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements. Is the liaison and secretary to the Supervisory Committee.

### **Branch Supervisor**

Maintains efficient operation of the branch, provides leadership and functions as a working supervisor for cashing, member and loan services. Responsible for implementing credit union policies and procedures in all credit union services offered. Trains, coordinates and helps develop branch employees. Exercises authority, supervises the opening and closing operations including balancing of cash drawers, branch vault, and auditing of negotiable items including branch general ledger accounts. Monitors and targets branch growth in loan services and new accounts.

### **Business Development Officer**

Develops and maintains a business development program designed to inform Select Employee Groups (SEGs) of credit union services and advantages of credit union membership. Schedule, coordinate, and perform SEG orientation presentations and assist with other marketing activities. Organize, coordinate, develop, and participate in activities related to public relations, business development, research and general marketing duties.

### **Collection Supervisor**

Responsible for the effective delinquency control and follow up programs for effective delinquency control. Insures that delinquency notices are mailed promptly after due date and an adequate follow up program is maintained. Makes personal contact with members as necessary and takes appropriate action to arrange satisfactory settlement of delinquent accounts. Consults with members requesting extension of loan payments. Supervises and trains employees involved in the collection activities of Credit Union. Reviews and recommends to supervisory accounts for legal action, instituting such action for recovery of delinquent loans. Prepare delinquency reports for Board Meetings.

### **Loan Supervisor**

Responsible for monitoring progress and quality of work in the loan department. Assigns, directs coordinates and reviews work of staff within the department. Reviews loan applications obtained by Loan interviewers or Loan Officers for completeness. Insures that each loan is properly prepared, documented and approved in accordance with Credit Union Policy, and is disbursed properly and promptly to the member. Responsible for the counseling, performance evaluation, training, motivation and discipline of assigned employees.

### **Marketing Representative**

Design, implement, and facilitate marketing plans for the credit union. Works with advertising agencies, mailing houses and printers to prepare promotional literatures. Participates in new market research and design with credit union promotional programs and special events. Also acts as Webmaster and designer. . Assist outside vendors in the creation and maintenance of the credit unions website. Maps the flow of the site, creates general graphics and establishes the overall look and feel of the site. Also assists with Bill Pay usage and maintenance.

### **Network Administrator 1**

The Network Administrator's role is to ensure the stable, secure and efficient operation of the organizations LAN/WAN computer network. This includes planning, developing, installing, configuring, maintaining, supporting, and optimizing all network hardware, software, and communication links. Provide technical support to users. Miscellaneous Duties. May require certification or degree in area of specialty and 1-3 years of experience in the field or in a related area. Has knowledge of commonly-used concepts, practices and procedures within a particular field. Relies on instructions and pre-established guidelines to perform the functions of the job. Works under immediate supervision.

### **Operations Supervisor**

Reporting to the COO or Branch Manager, provides leadership, guides, trains, directs work flow and functions as a working supervisor for branch operations including teller, new accounts, supporting personnel and assists with their training and development. Assists with deposit account development programs and public relation activities. Assists in planning marketing strategies, design and objectives. Sells all institution services and strives for excellence in member service and guides the staff to do the same. Exercises authority to make exceptions to policy and procedures. Assumes responsibilities of the COO or Branch Manager during their absence. Responsible for monitoring department reports, coordinating training programs and enforces all policies, procedures, and compliance regulations including but not limited to anti-money laundering, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.

### **Payment Services Supervisor**

Responsible for the department coordination, supervision and meeting designated processing deadlines of all electronic item processing, settlement and balancing, including check processing, Debit/ATM, ACH and MasterCard. Includes overall responsibility for processing charge back items, general ledger adjustments, fraud claims, related general ledger reconciliations, and file maintenance for all areas mentioned. Provides supervision and direction of department staff to insure completion of assigned tasks. Recommends and implements account practices approved by senior management and performs special assignments as assigned.

### **Systems Administrator 1**

The Systems Administrator's role is to ensure the stable, secure and efficient operation of the organizations data processing systems and automated online and telephone services. This includes planning, developing, installing, configuring, maintaining, supporting, and optimizing all system hardware, software, and communication links. POWERON programming, provide technical support to users. Miscellaneous Duties. May require certification or degree in area of specialty and 1-3 years of experience in the field or in a related area. Has knowledge of commonly-used concepts, practices, and procedures within a particular field. Relies on instructions and pre-established guidelines to perform the functions of the job. Works under immediate supervision.

### **LEVEL 5**

- **Investment Accountant**
- **Mortgage Loan Supervisor**
- **Network Administrator 2**
- **Systems Administrator 2**

### **Investment Accountant**

Under direction of the Chief Financial Officer performs specialized financial, accounting or planning activities following project or department guidelines. Responsible for posting, auditing, and maintaining investment accounts including posting dividend checks, wires, accruals and gain/losses using a variety of computer programs including maintenance and downloads in the area of asset liability management (ALM) programs and worksheets. Assist in determining the credit union's liquidity position. Assist in the preparation of special studies, reports, analysis and recommendations in areas such as Board Reports, ALM, budgets, forecasts, and statistical reports. Complete other miscellaneous duties as assigned within the department and is also responsible for back up duties in the overall Accounting or Operations Department as needed.

### **Mortgage Loan Supervisor**

Under the direction of the loan manager the Mortgage Loan Supervisor shall perform the following duties: MLS is responsible for assisting with all loan department issues in the absence of the loan manager. Consumer loans: Within established guidelines and procedures may review, approve and / or deny loan applications considered to be higher risk in the absence of Loan Manager. MLS is responsible for testing, implementing changes in ALS loan approval system this includes all correspondence between management, IT department and WRG. Real-estate loans: The MLS is responsible for underwriting and coordinating the closing residential real-estate loans. MLS must be able to retain knowledge of both credit union policies, compliance issues and all loan products. Interview and pre-qualify members applying for real-estate loans. Underwrite loan, gathering all necessary documentation and information necessary. Consult with member throughout loan process. Communicate with Escrow, Appraiser, Title and other third parties necessary with each real-estate loan transaction. Balance and clear out each GL used for loan funding. MLS handles all invoice balancing for each loan. Need firm knowledge of FNMA and FHLMC underwriting guidelines and federal regulation compliance. Completes HMDA reporting and filing.

### **Network Administrator 2**

The Network Administrator's role is to ensure the stable, secure and efficient operation of the organizations LAN/WAN computer network. This includes planning, developing, installing, configuring, maintaining, supporting, and optimizing all network hardware, software, and communication links. Provide technical support to users. Miscellaneous Duties. May require certification or degree in area of specialty and 3-5 years of experience in the field or in a related area. Familiar with standard concepts, practices, and procedures within a particular field. Relies on limited experience and judgment to plan and accomplish goals. Performs a variety of tasks. Works under general supervision. A certain degree of creativity and latitude is required.

### **Systems Administrator 2**

The Systems Administrator's role is to ensure the stable, secure and efficient operation of the organizations data processing systems and automated online and telephone services. This includes planning, developing, installing, configuring, maintaining, supporting, and optimizing all system hardware, software, and communication links.

POWERON programming, provide technical support to users. Miscellaneous Duties. May require certification or degree in area of specialty and 3-5 years of experience in the field or in a related area. Familiar with standard concepts, practices, and procedures within a particular field. Relies on limited experience and judgment to plan and accomplish goals. Performs a variety of tasks. Works under general supervision. A certain degree of creativity and latitude is required.

LEVEL 6 (Weekly Salary)

- **Accounting Supervisor**

#### **Accounting Supervisor**

Responsible for the direction, coordination, training, development and supervision of accounting department staff and functions of the credit union involving accounts payable, payroll, human resources, accounts receivable, bank statement reconciliations, incoming and outgoing wire transfers, control of fixed assets, depreciation and accrual scheduled, bank deposit processing and reconciliation, along with general ledger reconciliations and general accounting, etc. Will coordinate and monitor the training and assigned tasks of accounting staff to verify accuracy and completion within deadlines assigned. Assists other departments in training and the interpretation of accounting entries and reports. Provides backup supervision of overall accounting department staff and assist in timely completion of assigned tasks or projects. Recommends and implements account practices approved by senior management. Performs special analysis; maintains designated accounts, etc, as assigned. Complete other miscellaneous duties or projects as assigned within the department. Will be responsible for backup duties in the Operations Department as needed.

- **IS Supervisor**

#### **IS Supervisor**

Under the direction of the CIO or other Information Systems Department Manager. The Information Systems Supervisor is responsible for the day to day operations of the Information Systems department. This includes planning, organizing, directing and supervising the activities and staff involved in the daily operations of the department. He or she is responsible for ensuring the stable, secure and efficient operation of the organizations core processing / data processing systems and all automated systems associated with them. She or he will work with other department managers or supervisors to improve credit union processes and interdepartmental coordination. He or she will assist in the development of policies and procedures. The Information Systems Supervisor will serve as a liaison between the Credit Union and vendors or service bureaus. She or he will assist in managing projects. The Information Systems Supervisor will train and provide technical support to staff and users. He or she will be expected to perform other miscellaneous duties.