

AGREEMENT

BETWEEN: ISLAND SAVINGS CREDIT UNION

AND: OFFICE AND TECHNICAL EMPLOYEES UNION, LOCAL 15

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(July 1, 1999 – July 1, 2000 – July 1, 2001)

Letters of Understanding

25 - 28

Effective: July 1, 1999
June 30, 2002

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THIS AGREEMENT ENTERED INTO THIS _____ DAY OF _____ 19_____.

BETWEEN: ISLAND SAVINGS CREDIT UNION
(hereinafter referred to as the “Employer”)
PARTY OF THE FIRST PART

AND: OFFICE AND TECHNICAL EMPLOYEES UNION, LOCAL 15
(hereinafter referred to as the “Union”)
PARTY OF THE SECOND PART

ARTICLE 1 – PURPOSE

Section 1 The purpose of the Agreement is to maintain a harmonious relationship between the Employer and its employees; to define clearly the hours of work, rates of pay, and conditions of employment; to provide for an amicable method of settling differences which may from time-to-time arise; and to promote the mutual interest of the Employer and its employees and in recognition whereof the Parties hereto covenant and agree as follows:

Section 2 Neither the Union nor the Employer in carrying out their obligations under this Agreement shall discriminate in matters of hiring, training, promotion, transfer, lay-off, discharge, or otherwise because of race, colour, creed, national origin, age, sex or marital status.

ARTICLE 2 – UNION SECURITY AND RECOGNITION

Section 1 This Agreement shall apply solely to employees in the bargaining unit for which the Union is certified under the Labour Code of B.C. and shall be binding on the Employer and the Union and their respective successors and assigns.

Section 2 All employees covered under this Agreement shall, as a condition of employment, become and remain members of the Union within thirty (30) days from the effective date of this Agreement.

Section 3 All employees hired subsequent to the signing date of this Agreement shall, as a condition of employment, become and remain members of the Union within thirty (30) days from the date of employment.

Section 4 Upon written authorization from the employees, the Employer agrees to deduct Union initiation fees, dues and assessments from the wages of each employee and to transmit the monies so collected to the Union, once monthly, together with a list of employees from whom such deductions have been made.

ARTICLE 3 – UNION AND EMPLOYER REPRESENTATION

Section 1 The Employer shall recognize a maximum of four (4) regular employees, two (2) Stewards per Branch, elected or appointed by the Union to act as

Office Stewards, one (1) of which shall be identified as the Chief Office Steward. These employees must have completed their probationary period of employment. The Union shall inform the Employer, in writing, of the names of the Office Steward(s).

Section 2

The Office Steward(s) may, within reason, investigate and process grievances or confer with the Representative(s) of the Union during regular working hours, without loss of pay. The Steward(s) will obtain permission from their immediate supervisor before leaving their immediate area for such purposes and such permission will not be unreasonably denied.

ARTICLE 3 – UNION AND EMPLOYER REPRESENTATION (cont'd)

Section 3

Committees

- (a) Each Party to this Agreement shall appoint a Standing Committee.
- (b) The Union's Committee shall be composed of not more than three (3) regular employees who have completed their probationary period and are Union members.
- (c) Each Party shall notify the other by letter, of the names of their Committee members and any changes which may take place from time-to-time.
- (d) The purpose of the Standing Committee shall be to meet together at the request of either Committee to discuss matters related to the administration of the collective Agreement and to attempt to resolve any problems that may arise or can be foreseen. A decision by the Union's Standing Committee must be confirmed by an Official Representative of the Union, to bind the Union.

ARTICLE 4 – RIGHTS OF THE EMPLOYER

Section 1

The Union recognizes the right of the Employer to operate the business and direct the working force subject to the provisions of this Agreement and the right of the Union or employees to grieve, as provided in Articles 18 and 19.

Nothing herein contained shall limit the statutory powers and duties of the directors of the Employer under the Financial Institutions Act of British Columbia, the Credit Union Incorporation Act of British Columbia, the Companies Act of British Columbia, and the pertinent regulations thereunder.

Actual direction of the office staff will be under the authority delegated by the Board of Directors to the Chief Executive Officer who, in turn, may delegate any portion of these duties and authority to others in managerial and/or supervisory capacity.

ARTICLE 5 – DEFINITION OF EMPLOYEES

Section 1

Probationary Period ... All regular employees shall be considered probationary for the first sixty (60) working days of employment. This period may be extended by mutual agreement between the Employer and the Union.

Section 2

Full-time Regular ... All employees hired to work on a regular full-time basis.

Section 3

Temporary ... A temporary employee is one so informed by the Employer at the start of employment. Temporary employment shall be for a specified period not exceeding ninety (90) calendar days duration, except when extended by mutual agreement between the Union and the Employer. A temporary employee reaching regular status will have rights under this Agreement which are based on length of service or seniority dated from the start of continuous employment.

ARTICLE 5 – DEFINITION OF EMPLOYEES (cont'd)

Section 4 Part-time Regular ... An employee hired to work regular hours or days on a continuing basis but who works less than the normal working hours in a month. These employees shall be covered by all conditions of this Agreement, except as follows:

- (a) Vacation pay will be calculated on the same basis as for a full-time employee with the same calendar years of service. For example, a part-time employee will be paid at the rate of six (6%) percent of gross earnings. (Refer to Article 8 – Annual Vacation)
- (b) Benefit Plans and Sick Leave ... included in wage rates.

Section 5 Casual ... Casual employees shall be those employees who are hired for extra emergency help that may be required from time-to-time.

ARTICLE 6 – HOURS OF WORK AND OVERTIME

- Section 1
- (a) The standard day shift shall consist of seven and one-half (7 ½) hours per day between the hours of 8:00 a.m. and 8:00 p.m. The standard work week shall consist of thirty-seven and one-half (37 ½) hours, Monday through Saturday, inclusive, with the exception of Friday, where the standard day shift shall consist of eight and one-half (8 ½) hours per day, between the hours of 8:00 a.m. and 8:00 p.m., and this shall also apply to Thursdays, where Friday, is in fact, a statutory holiday and/or a day in lieu of a statutory holiday. Letter of Understanding attached.
 - (b) The determination of the starting time of daily and weekly work schedules shall be made by the Employer, and such schedules may be changed by the Employer from time-to-time to suit varying conditions of business. In the event of any changes in starting and quitting times of shifts, the Employer agrees to give at least twenty (20) working days notice of any change.
 - (c) The Employer will not require the Employee to work more than five (5) consecutive days per week. The Employer agrees with the principle of two (2) consecutive days off, wherever it is possible. The Employer confirms that with regards to full-time employees; that they shall be allowed two (2) consecutive days off. With respect to part-time employees, the Employer will do everything possible so as to provide two (2) consecutive days off where the part-time employee works five (5) days a week. Should there be a problem in this area, the Standing Committee shall pursue discussions with the Employer.
 - (d) The Employer shall allocate part-time hours on the basis of seniority. It shall not be the intent of the Employer to erode the seniority position of part-time employees based on allocation of hours of work unless the employee specifically declines to work on a given shift. Such declination may result in the loss of some seniority.

ARTICLE 6 – HOURS OF WORK AND OVERTIME (cont'd)

Section 2

A one (1) hour lunch period will be provided and taken between 11:00 a.m. and 3:00 p.m. of the regular seven and one-half (7 ½) hour work day. Two (2) relief periods per day of fifteen (15) minutes or one (1) relief period of thirty (30) minutes shall be provided without loss of pay as per the following:

<u>Lunch Hour</u>	<u>Morning Rest Period</u>	<u>Afternoon Rest Period</u>
11 – 12	Zero (0) Minutes	Thirty (30) Minutes
12 – 1	Fifteen (15) Minutes	Fifteen (15) Minutes
1 – 2	Fifteen (15) Minutes	Fifteen (15) Minutes
2 – 3	Thirty (30) Minutes	Zero (0) Minutes

Section 3

Part-time employees will be entitled to the following:

Two (2) to four (4) hours worked – One (1) fifteen (15) minute rest period

Four (4) to five (5) hours worked - One (1) twenty (20) minute rest period

In excess of five (5) hours worked – Two (2) fifteen (15) minute rest periods or one (1) thirty (30) minute rest period

It shall not be the intent of the Employer to require employees to unnecessarily have their relief period upon immediately arriving at work. It shall be the intent of the Employer, whenever possible, to provide a relief period after the first (1st) hour of starting work. Management reserves the right to schedule relief periods to provide adequate service on high traffic days.

Section 4

Overtime Premiums

- (a) Time worked in excess of the standard day shift shall be paid for at time and one-half (1 ½) the employee's straight time hourly rate for the first two (2) hours and two (2) times the straight time hourly rate thereafter.
- (b) Time worked by an employee on the employee's scheduled day off shall be paid for at time and one-half (1 ½) the employee's straight time hourly rate for the first two (2) hours and two (2) times the straight time hourly rate thereafter.
- (c) Time worked on a Sunday shall be paid for at two (2) times the employee's straight time hourly rate.
- (d) Time worked on a holiday provided for in Article 7 or a day in lieu of such holiday shall be paid for at two (2) times the employee's straight time hourly rate plus one (1) day's regular pay.

ARTICLE 6 – HOURS OF WORK AND OVERTIME (cont'd)**Section 4 – Overtime Premiums (cont'd)**

- (e) Call-outs ... An employee called back to work after having completed a regular day's work, or from a regular day off, or from vacation shall be paid at the applicable overtime premium specified in this Section for a minimum of four (4) hours or for time worked, whichever is greater. Travel time to and from the employee's residence will be considered time worked.
- (f) Overtime work must be authorized by the Manager or his/her authorized representative.

Section 5

An employee who works overtime beyond a regular shift shall be allowed a suitable hot meal and one (1) hour paid meal period in which to eat the meal at his/her straight time hourly rate of pay, provided such overtime is in excess of two (2) hours work. The meal period may be taken before, during or after the overtime work, as may be mutually agreed.

ARTICLE 6 – HOURS OF WORK AND OVERTIMESection 6

Employees who work overtime may take time off in lieu of overtime pay, but such time off must be taken at a time mutually agreed upon with the Employer. The length of time off with pay shall be equal to the straight-time equivalent to the overtime earnings.

Section 7

Employees may decline overtime on a seniority basis providing there are other qualified employees available to perform the work. In such cases, the junior employees cannot decline to work overtime.

ARTICLE 7 – STATUTORY HOLIDAYSSection 1

- (a) The Employer agrees to provide all full-time employees with the following statutory holidays, without loss of pay:

New Year's Day	Labour Day	Good Friday
Thanksgiving Day	Easter Monday	Remembrance Day
Victoria Day	Christmas Day	Canada Day
Boxing Day	B.C. Day	

and any other day that may be stated a legal holiday by the Provincial, Civic and/or Federal Government. Should one of the above holidays fall on an employee's normal day(s) off, the employee shall receive an additional day or day(s) off with pay to be taken adjacent to the employee's normal days off or at a time mutually agreed between the employee and the Employer.

- (b) The day off in lieu of a holiday which falls on an employee's normal day off must be taken within ninety (90) calendar days following the date the holiday occurred. Seniority will govern when more than the allowable number of employees request the same day off work, giving the consideration to the requirements of efficient operation of the Credit Union.

ARTICLE 7 – STATUTORY HOLIDAYS (cont’d)**Section 1 (cont’d)**

- (c) Floating Holiday ... In addition to the holidays stipulated in Section 1 (a) above, following completion of the probationary period stipulated in Article 5, Section 1, an employee will be entitled to one (1) paid holiday in each year of service. This shall be known as a “floating” holiday and shall be taken anytime during the calendar year at a time mutually agreed between the Employer and the employee, except in conjunction with a three (3) day Long Weekend. Employees shall not be entitled to a “floating” holiday should the Federal or Provincial Government proclaim another general holiday in the January 15 to March 15 period in addition to those set out in Section 1(a) above.

Section 2 In the event any of the holidays in Section 1 occur during the period of an employee’s vacation, an additional day’s vacation with pay shall be allowed for each holiday occurring.

Section 3 For the purposes of this Article, a Statutory Holiday shall be regarded as seven and one-half (7 ½) hours. The difference between the time scheduled and seven and one-half (7 ½) hours shall be taken as time off at a mutually agreed upon time.

ARTICLE 8 – ANNUAL VACATION AND SUPPLEMENTARY VACATION

Section 1 The vacation year shall be defined by the calendar year, January 1st to December 31st. All regular employees shall be entitled to a vacation in accordance with the following schedule:

- Section 2
- (a) In the first year of employment, an employee shall accrue one and one-quarter (1.25) days for each month or major portion of a month worked. Employees who start prior to July 1st shall have their first year of employment classed as their first vacation year. Pay for such vacation shall be at the employee’s current salary or six percent (6%) of gross earnings for the period in which vacation was earned, whichever is greater.
- (b) In the fifth to ninth calendar year, an employee shall accrue twenty (20) working days or one and two-third (1.67) days per month. Pay for such vacation shall be at the employee’s current salary or eight percent (8%) of gross earnings for the period in which vacation was earned, whichever is greater.
- (c) In the tenth to fourteenth calendar year, an employee shall accrue twenty-five (25) working days or two and eighth one-hundredth (2.08) days per month. Pay for such vacation shall be at the employee’s current salary or ten percent (10%) of gross earnings for the period in which vacation was earned, whichever is greater.

ARTICLE 8 – ANNUAL VACATION AND SUPPLEMENTARY VACATION (cont'd)

Section 2 (cont'd)

- (d) In the fifteenth calendar year and in each calendar year thereafter, an employee shall accrue thirty (30) working days or two and one-half (2 ½) days per month. Pay for such vacation shall be at the current salary or twelve percent (12%) of gross earnings for the period in which vacation was earned, whichever is greater.
- (e) Vacation period must be taken at a time mutually agreed with the Employer and subject to Section 3.
- (f) All vacation accrued to the end of the calendar year must be taken during the following calendar year.
- (g) Transition Period – When a part-time employee becomes a full-time employee without a break in service, the employee will start to accrue paid vacation days on the first of the month following the employee's change of status to full-time, based on the applicable vacation year.
- (h) An employee may use vacation days accrued upon completion of a successful probationary period, subject to Section 2 (a) and (f), and Section 3.

Section 3

Senior employees shall be given preference in the selection of vacation periods. Employees who wish to take their vacation in broken periods instead of one (1) period may do so subject to the following:

- (a) The periods are a minimum of five (5) working days or multiples of a full week.
- (b) Employees shall select their vacation periods in order of seniority as defined in this Agreement. However, only one (1) vacation period shall be selected by seniority until all employees in the signing group have had the opportunity to select one (1) vacation period.

Subsequently, those employees who have chosen to take their vacations in separate periods shall select the periods in order of seniority.

ARTICLE 8 – ANNUAL VACATION AND SUPPLEMENTARY VACATION (cont'd)**Section 3 (cont'd)**

- (c) Vacations which are booked in the peak vacation period of June 15th to September 15th, shall be limited to a maximum of two (2) weeks' on a first selection basis and must be booked in the period between January 1st and February 28th and confirmed by the Employer by March 15th. Employees selecting vacation in the period of January 1st to March 15th, shall not have this selection counted or considered as a first selection. For the purpose of determining seniority, the seniority list as of November 30th, will be used for the vacation selection, effective January 1st, each year. **The two (2) week maximum limitation during prime time, as aforementioned, shall be increased to three (3) weeks for employees with five (5) years' service or more .**
- (d) Section 4 Employees may be permitted to bank five (5) working days of vacation and take it in the following year subject to the following:
- (a) There must be special circumstances warranting the banking of vacation, i.e. normal practice shall require the use of vacation entitlement in accordance with the schedule.
- (b) The banked vacation shall be taken at a time mutually agreed upon.

Section 5

Should an employee's services become terminated, the employee shall reimburse the Employer for any over-payments he/she may have received for holidays provided by this Article.

Section 6**Supplementary Vacation Plan**

- (a) After completion of ten (10) or more years of continuous service with the Employer, an employee shall, in addition to the regular vacation to which he/she is entitled, become eligible to receive a supplementary vacation with pay each five (5) years as set forth below:

<u>Years of Completed</u>	<u>Working Days of</u>
<u>Continuous Service</u>	<u>Supplementary Vacation</u>
After ten (10)	Five (5)
After fifteen (15)	Five (5)
After twenty (20)	Ten (10)

- (b) The supplementary vacation may be taken in conjunction with the regular vacation to which the employee is entitled, provided such regular vacation is not scheduled to be taken during the months of July and August, in which event the supplementary vacation shall be taken at a time to be agreed upon by the Employer and the employee.

ARTICLE 8 – ANNUAL VACATION AND SUPPLEMENTARY VACATIONS (cont'd)

Section 6 (cont'd)

- (c) The supplementary vacation must be taken prior to the employee becoming eligible for his next earned period of supplementary vacation, as provided for in paragraph (a) above.
- (d) Five (5) working days supplementary vacation pay shall be equal to one (1) week's salary of the employee's regular job at the time the vacation is taken.

ARTICLE 9 – LEAVE OF ABSENCE

Section 1

Union Business ... Leave of absence without pay may be granted to employees for the purpose of attending to Union business with the approval of the Employer or his authorized Representative. The Union will request such leave by giving the Employer at least two (2) week's notice.

Section 2

- (a) Bereavement Leave ... In case of death in the immediate family, the employee shall be granted a leave of absence without loss of pay for five (5) days for a full-time employee, and up to five (5) days, if scheduled, for a regular part-time employee. Immediate family is defined as the employee's spouse, mother, father, son, daughter, foster children, sister, brother, mother-in-law, father-in-law, step-parents, children, grandparents and grandchildren.
- (c) In the case of death of an Aunt or Uncle, a leave of absence shall be granted without loss of pay for one (1) day if locally, and up to three (3) days if outside travel is required for a full-time employee, and if scheduled one (1) day if locally and up to three (3) days if outside travel is required, for a regular part-time employee. The leave of absence will not be charged against paid sick leave or annual vacation entitlement.

Section 3

Jury Duty ... Full-time regular employees and part-time regular employees summoned to Jury Duty or subpoenaed as a court witness shall be paid wages amounting to the difference between the amount paid them for jury service and the amount they would have earned, had they worked on such days. Employees on Jury Duty shall furnish the Employer with such statements of earnings as the Courts may supply. Employees shall return to work within a reasonable period of time. They shall not be required to report if less than two (2) hours of their normal shift remains to be worked. Total hours on Jury Duty and actual work on the job in the office in one (1) day shall not exceed normal working hours for purposes of establishing the basic work day. Any time worked in the office in excess of the combined total of seven and one-half (7 ½) hours, shall be considered overtime and paid as such.

Section 4

- (a) Maternity/Parental Leave ... Leave of absence without pay in the case of maternity and parental leave shall be granted in accordance with Part 7 of the Employment Standards Act. Such leave will not affect sick leave entitlement or seniority. All maternity and parental leave of absence requests shall be in writing, and shall show the last day to be worked and the expected date of return to work.

ARTICLE 9 – LEAVE OF ABSENCE (cont'd)**Section 4 – Maternity/Parental Leave (cont'd)**

- (b) The employee may extend his/her parental or maternity leave, without pay, to a maximum of twelve (12) months. The employee will be responsible to the Employer for payment of the premiums for their benefits for the extended period of leave. Such leave will not affect seniority. All extended parental or maternity leave of absence requests shall be in writing and show the last day to be worked and the expected date of return.

Section 5**Special Leave Without Pay**

- (a) Upon written application and when the requirements of the Employer's service will permit, an employee may be granted a leave of absence without pay, for a period of up to sixty (60) calendar days. Under such leaves, the employee shall retain and continue to accrue seniority.
- (b) Such leaves may be extended for an additional period of up to sixty (60) calendar days when approved by the Employer. Seniority will accrue during such extension.
- (c) **The employee will be responsible to pay to the Employer the payment of the premiums for their benefits for the extended period of leave as outlined in Section (a) and (b).**

ARTICLE 10 - BENEFIT PLANS AND SICK LEAVE**Section 1**

- (a) All regular employees who meet the Carrier's eligibility requirements, as amended from time to time by the Carrier, shall be entitled for coverage for themselves and their dependents, pursuant to the terms and conditions of the Carrier, on the first day of the month following the satisfactory completion of the probationary period.
- (b) Benefits Package ... Details of the benefit plans as referred to in Paragraph (a) are contained in brochures provided by the Employer and include:
- Medical Services Plan of British Columbia
 - Extended Health Care
 - Dental Plan
 - Weekly Indemnity
 - Long Term Disability
 - Group Life Insurance
 - Accidental Death & Dismemberment
 - Employee Assistance Program**
- (d) The premium costs for the plans outlined in Section 1(b) shall be fully paid by the Employer for all regular employees.

All employees, as per the conditions of the B.C. Central benefits plan, once on benefits may not opt out.

ARTICLE 10 – BENEFITS PLAN AND SICK LEAVE (cont’d)

Section 2 Pension Plan ... A Pension Plan is available to all regular employees who have completed a full year of service. The Employer agrees to maintain the Pension Plan, currently a non-contributing Group R.R.S.P. paid at the following rates of basic salaries:

<u>Date</u>	<u>Rate</u>
July 1, 1999	Eight and one-half percent (8.5%)
January 1, 2001	Nine Percent (9.0%)

Effective July 1, 2000, employee with twenty (20) years or more service shall receive another one-half (1/2) percentage point on their Group RRSP rate.

These funds are “locked in” until discontinuance of employment with or retirement from, Island Savings Credit Union.

Section 3 Sick Leave in Conjunction with Salary Insurance ... Regular employees who are unable to work because of illness shall receive pay on the following basis:

- (a) During the ten (10) working days waiting period to become eligible for salary insurance – full salary for full-time employees will be paid by the Employer; part-time employees will be paid for the days they are normally scheduled to work in a ten (10) day waiting period.
- (b) Upon becoming eligible for salary insurance, an employee will receive **sixty percent (60%)** salary from the insurance plan for the duration of the illness in accordance with the provisions of the plans. It is the responsibility of the employee to complete and file the necessary application forms to receive payment.
- (c) During illness covered by the Salary Insurance Plans, the Employer will pay the employee the difference between the amount paid by salary insurance and the employee's regular salary for the following periods of time in relation to service with the Employer.

<u>Service</u>	<u>Period of Salary Difference</u>
After completion of probation and up to two (2) years	10 working days
Over two (2) years but less than three (3) years	35 working days
Over three (3) years but less than four (4) years	55 working days
Over four (4) years	80 working days

The employee, upon request by the Employer, shall provide proof of illness which involves paid leave.

ARTICLE 10 – BENEFIT PLANS AND SICK LEAVE (cont'd)**Section 4**

The Employer recognizes there are occasions where an employee has to stay at home due to illness or to care for a sick family member and provides a benefit called “Health Care Days”. A maximum of twelve (12) working days per calendar year with full pay is available for regular employees who are unable to work due to personal or family illness. Part-time employees who average more than sixty (60) hours of work per month shall earn these days on a pro-rated basis.

In addition, employees may carry forward a maximum of twelve (12) unused “Health Care Days” from previous years, thus permitting, under certain circumstances, a maximum of twenty-four (24) “Health Care Days” in any one year.

For an example of the administration of the “Health Care Days”, please refer to Island Savings’ Personnel Handbook.

All “Health Care Days” are calculated on a pro-rated basis. Employees on probation shall not receive pay for absence due to personal or family illness.

The Employer reserves the right to administer this policy in a fair and consistent manner and recognizes there may be circumstances where exceptions to this policy are required.

All employees are required to advise their Employer of intended absence and anticipated date of return, as soon as practical.

The employee, upon request of the Employer, shall provide proof of illness, which involves paid leave.

Section 5**Preferred Loan Rates**

- (a) **Personal Loans** – All regular employees may be granted preferred interest on a personal loan up to a maximum of \$25,000. The interest rate will be based on B.C. Central’s prime interest rate at the time of application.

The preferred rate will be fixed for a one-year term, **with a 30 day rate guarantee**, and will be reviewed annually on the anniversary of the loan and will be fixed at the B.C. Central prime rate in effect at that time.

- (b) Mortgages are available to all regular employees up to the maximum amount of **\$175,000 less the utilized portion** of the personal loan benefit of \$25,000. The rate on the first **\$150,000** mortgage portion will be at prime rate for the term selected **with a 30 day rate guarantee**.

ARTICLE 10 – BENEFIT PLANS AND SICK LEAVE (cont’d)**Section 5 – Preferred Loan Rates (cont’d)**

These reduced rates may be deemed as constituting the receipt of a taxable benefit. Loans are restricted for personal use.

All employee loan applications are subject to the criteria set out in the Investment and Lending Policy.

ARTICLE 11 – SALARY POLICY

Section 1 Employees shall be paid in accordance with the salary schedule for their positions as specified in Appendix “A” which is part of this Agreement. The steps in the salary ranges are the minimum amounts to be paid an employee in accordance with Section 5 of this Article and shall not be construed to mean an employee may not be advanced to the next step in his/her salary range before having the required service.

Section 2 Job Descriptions ... are written with the intent to set forth the general duties and requirements of the job and to indicate the level of skill required and shall not be construed as imposing any restrictions on the right of the Employer to create a new job or to assign duties to employees other than those specifically mentioned in job descriptions.

Section 3 When a new position is established or the duties of an existing position are significantly changed, the Employer shall set an interim salary and category for such position and notify the Union. The Union may, at its discretion, negotiate with the Employer, the salary and category and if agreement cannot be reached, the matter may be referred to arbitration as provided in this Agreement.

Section 4 Promotional Increases ... Upon promotion, an employee’s salary will be at a step in the higher salary range which will ensure a minimum of forty dollars (\$40.00) per month increase. Promotional increases will be effective from the day the employee assumes the new position.

Section 5 Salary Progression

- (a) Except as provided in paragraph (b) following, employees shall progress to each such succeeding step in the salary range for their job group in accordance with the service required to qualify for such step.
- (b) An employee placed on a step in their salary range at a point higher than they would qualify for length of service (on being hired, or promoted in accordance with Section 4 of this Article) shall move to the next step in their salary range upon completion of six (6) months service following such placement, subject to paragraph (c) of this Section.
- (c) Advancement from one salary step to another may be withheld due to inadequate performance under the following circumstances:
 - the employee has been counselled regarding inadequate performance following his/her last job service salary increase; and
 - notice of intent to withhold the next service salary increase is given to the employee and the Union one (1) month prior to the date such increase is due.
- (d) When employees restore their performance they shall be advanced to the next step in their salary ranges on non-retroactive basis.

ARTICLE 11 – SALARY POLICY (cont'd)

Section 6 An employee assigned to a higher job classification or temporarily replacing another employee in such higher classification shall be paid at the higher rate as determined by Section 4 above for the period so employed. This provision shall not apply for brief relief periods of three (3) days or less except where an employee has been trained and is fully qualified to perform the duties of such higher classification. In this instance, the provision shall be for the higher pay for one (1) day or more. Where employees temporarily assume additional responsibilities without an actual change in classification, the Union and the Employer shall meet to decide if the added responsibilities are sufficient to change the job level and if so, shall set a new salary level. An employee being cross-trained for a higher category position will receive their regular salary for the first twenty (20) working days of training. After twenty (20) working days of cross-training, the employee shall receive the appropriate salary for the category in which he/she is training. (This does not apply to a temporary replacement.) The higher rate will end when the employee returns to their lower category job.

Section 7 A part-time employee who becomes full-time shall be placed on the appropriate salary range at a step in length of service consistent with his/her length of accumulated service as determined by Article 14, Section 7(b).

Section 8 Salary Policy on Recalls and Demotions

- (a) Employees recalled to their former position or to a position having the same salary range shall receive the current rate for the step in the salary range which they held at the time of lay-off.
- (b) Employees recalled who accept a position in a salary range which is lower than for their former position, shall be paid at a step in the salary range commensurate with their service at lay-off.
- (c) An employee who transfers to a position in a lower salary range for reasons ascribable to the employee shall be paid a salary in accordance with paragraph (b) above.

Section 9 Employees who, for reasons set out in Article 17, are placed in a position having a lower salary range than for their former position shall retain their salary. If their salary is higher than the range for the position they shall be red-circled until such time as the difference between the maximum for the range and their salary is removed.

ARTICLE 12 – JOB POSTING

- Section 1
- (a) Notice of all job vacancies within the bargaining unit shall be posted on a bulletin board on the Employer's premises for at least three (3) working days. The notice shall indicate job title, category, and salary, and a brief outline of the duties involved. A copy of the notice shall be sent to the Chief Office Steward.
 - (c) An employee may bid on vacant positions which may involve a promotion, lateral transfer, or a lower classification.

ARTICLE 12 – JOB POSTING (cont'd)

- Section 2 (a) It shall be the intent of the Employer to fill job vacancies from within the bargaining unit providing employees who apply for positions have the required qualifications.
- (b) All bids on posted job vacancies shall be in writing or on a form provided by the employer.
- (c) A temporary position of more than thirty (30) working days shall be posted, subject to the Employer being notified of a possible temporary opening.
- Section 3 Selections for job vacancies shall be made on the basis of qualifications and ability to do the job, and seniority, in that order. In the event two (2) or more employees have similar abilities, the employee with the greatest seniority shall be selected.
- Section 4 When promoted to a higher position, an employee shall be allowed a trial period of up to sixty (60) working days if the position is in Groups 1, 2 or 3 and up to one hundred and twenty (120) working days if in Group 4 or higher. Should the employee be considered unsuitable during the trial period, he/she shall be returned to their former position or one of equal rank. Salary shall be at the service step paid prior to promotion or the step they might have achieved by service had they not been promoted.
- Section 5 Training and cross-training shall be done on the basis of seniority **and the ability and willingness to learn** to allow for the principle of promotion from within, subject to Section 2(a) and Section 3 of this Article.
- Section 6 **All employees will be entitled to have proper training provided so as to retain their employment and progress with the Employer. The Employer will pay for one half (1/2) of the cost of tuition for approved outside courses at the time of registration and the balance of tuition after the employee has successfully completed the course. There will be no loss of pay to the employee where the education requires attendance during normal working hours. Training required due to adjustments in jobs will be provided during normal working hours.**

ARTICLE 13 – LAY-OFF AND RECALL

- Section 1 Should the Employer decide to reduce the number of office staff, the employee with the least amount of seniority in a position shall be the first laid-off from that position. The employee may displace another employee in a position at the same or lower job level, providing he/she has the qualifications to perform the job functions satisfactorily and has greater seniority than the employee to be displaced.
- Section 2 Regular full-time employees shall be given notice of lay-off or pay in lieu of notice in accordance with the Employment Standards Act. Such payment in lieu of notice does not relieve the Employer from any other obligations or payments to which the employee is entitled under this Agreement.
- Section 3 A regular full-time employee with six (6) months or more service who is laid-off due to lack of work or redundancy shall be placed on a recall list for a period of six (6) months.
- Section 4 **Recall** ... Employees on the recall list shall have the right to return to a vacancy in their former position or to a position for which they are qualified, providing no other employee with greater seniority is promoted or transferred to such vacant position. When such transfers or promotions occur resulting in a vacant position, the employee on the recall list will be offered the resulting vacant position providing he/she is qualified.

ARTICLE 13 – LAY-OFF AND RECALL (cont'd)

- Section 5 (a) Notice of recall to an employee on the recall list shall be sent by registered mail to the employee's last known address. An employee on the recall list may be bypassed when the employee fails to respond to the notice within five (5) calendar days of its having been sent to the employee's last known address.
- (b) An employee bypassed under the foregoing conditions shall be kept on the recall list for his/her remaining recall period.

ARTICLE 14 – SENIORITY

Section 1 Seniority shall mean length of continuous service, with the Employer and its predecessors.

Section 2 Upon completion of the probationary period, employees shall be entitled to all rights and privileges of this Agreement, and the employee's seniority shall be effective from the original date of employment.

Section 3 An employee who leaves the bargaining unit to fill a position excluded from the unit, and who subsequently returns to the unit within one (1) year, shall be credited with seniority held at date of leaving the bargaining unit.

Section 4 No seniority shall accrue for short terms of temporary work except where a temporary or casual employee becomes a full-time regular employee without a break in service. In such cases, seniority shall start from the last date the employee started as a temporary or casual employee, assuming the employee has satisfied the probation period.

Section 5 An employee laid-off and placed on the recall list under Article 13, Section 3, will retain and continue to accumulate seniority during the period of lay-off.

Section 6 An employee on approved leave of absence for the following reasons will continue to accrue seniority:

- | | |
|------------------------|--------------------------------|
| Union Business | - Article 9, Section 1 |
| Special Leave with Pay | - Article 9, Section 5 |
| Maternity Leave | - Article 9, Section 4 |
| Sick Leave | - Article 10, Section 1(b) & 3 |

Section 7 Part-time Regular Employees

Seniority for employees in this category shall be as follows:

- (a) They shall be on the same seniority list as full-time regular employees defined in Article 5, Section 2 of this Agreement.
- (b) They shall accrue seniority on the basis of one (1) day for each day worked regardless of the number of hours worked in each day.

Section 8 Seniority lists will be made available by the Employer at such times as may be required for the administration of this Agreement.

ARTICLE 15 – GENERAL PROVISIONS

Section 1 Bulletin Board ... will be made available for use by the Union and the Employer for the purpose of posting notices and/or correspondence relating to general Union/Employer activities.

Section 2 No Strikes or Lockouts ... The Employer shall not cause or direct any lockout of employees during the life of this Agreement, and neither the Union nor any representative thereof, nor any employee shall in any way authorize, encourage or participate in any strike walkout, suspension of work, or slow down on the part of any employee or group of employees during the life of this Agreement.

ARTICLE 15 – GENERAL PROVISIONS (cont’d)

- Section 3 Disciplinary Action ... Should it become necessary for management to discuss with an employee a matter which could result in disciplinary action being taken, such discussion will be conducted in private. At the discretion of the employee, a bargaining unit Union Office Steward may be present. Upon request of the employee, the substance of the Employer’s complaint shall be given to the employee in writing at the time the discussion takes place.
- Section 4 Picket Lines ... It shall not be a violation of this Agreement or cause for discharge of any employee, in the performance of his/her duties, to refuse to cross a legal picket line recognized by the Union. The Union shall notify the Employer as soon as possible of the existence of such recognized picket line.
- Section 5 The Credit Union will provide the employees free personal chequing on their own personal accounts.
- Section 6 Doctor or Dentist Appointments ... Where a full-time regular employee is required to attend a Doctor or Dentist appointment in the immediate area during working hours, attendance at such appointment shall be without loss of pay. All employees shall make all reasonable efforts to schedule such appointments outside of working hours.
- Section 7 Transfers ... In the event it becomes necessary to temporarily transfer an employee of the Credit Union outside the Municipality, the employee shall be compensated for mileage at the rates set forth from time-to-time for the Directors and Supervisory Staff.
- Section 8 Car Mileage Allowance ... Where an employee is requested by the Credit Union to use his/her car on Credit Union business, he/she shall be paid at the same rate set forth for the Directors and Supervisory Staff.
- Section 9** **The Employer will provide employees with the same discounts on services and products that the non-bargaining group receives and such discounts will be made available to all employees at the same time.**

ARTICLE 16 – DISCHARGE, TERMINATION AND SUSPENSION

- Section 1 It is hereby agreed that the Employer has the right to discharge, suspend or otherwise discipline an employee for just and reasonable cause.
- Section 2 If a regular employee is terminated except as provided in Section 1 above, said employee shall receive two (2) weeks written notice immediately prior to the date of termination, or the equivalent in wages. If notice is given immediately prior to the vacation period of any employee, such employee shall receive two (2) weeks wages, at the employee’s current salary, in addition to vacation pay to which the employee is entitled, plus all other benefits.
- Section 3 If, upon investigation by the Union and the Employer or by decision of an arbitration pursuant to the terms of this Agreement, it shall be found that an employee has been unjustly discharged or suspended, the affected employee shall be, subject to the award of such arbitration or pursuant to the mutual findings of the Union and the Employer, re-instated to his/her former position without any loss of seniority or rank. Compensation for lost salary shall be as mutually agreed between the Employer and the Union or as decided by arbitration.
- Section 4 Employees are expected to provide the Employer with two (2) weeks notice of intention to terminate in order to provide adequate time to obtain a replacement.

ARTICLE 17 – TECHNOLOGICAL CHANGE AND SEVERANCE PAY

Section 1 The Employer will provide the Union with as much notice as possible of intention to introduce automation, equipment or changes in administrative procedures which might result in the reduction of personnel and/or changes in job duties sufficient to change job groupings.

Section 2 Wherever practical, an employee becoming redundant due to new equipment or procedures shall be eligible for retraining to qualify for the operation of such new equipment or procedure or to qualify for new positions. Such retraining shall be provided by the Employer without cost and without loss of pay to the affected employee.

Section 3 In cases where the retraining of an employee is not practical or where other positions with the Employer are not available, the employee shall elect for termination of employment or shall elect to be placed on the recall list in accordance with Article 13, Section 3.

Section 4 Severance pay as provided for in Section 5, shall be due and payable immediately upon termination to an employee who elects for termination of employment pursuant to Section 3.

Section 5 Severance Pay

- (a) Severance Pay shall be paid to employees with one (1) year or more service who are terminated because of changes in administrative procedures, automation, consolidation, or suspension of business. The amount of severance pay shall be one (1) week at the employee's current regular salary for each year of service to a maximum of thirteen (13) weeks.
- (b) An employee who chooses to be laid-off and placed on the recall list may elect to terminate during the recall period and be paid his/her severance pay entitlement upon termination or expiration of recall.

ARTICLE 18 – GRIEVANCE PROCEDURE

Section 1 Grievance means any difference or dispute concerning the interpretation, application, administration or alleged violation of this collective Agreement, whether between the Employer and any employee or employees bound by the collective Agreement or between the Employer and the Union.

Section 2 Grievances shall be settled in the following manner:

- (a) If the employee has a complaint against the Employer, the procedure for settlement shall commence with Step 1.
- (b) If the Employer or the Union has a grievance, it shall be referred to as a dispute, and the procedure for settlement shall commence with Step 3 (b).

STEP 1: The employee involved shall first take up the grievance with the supervisor directly in charge of the work within ten (10) working days of the circumstances giving rise to the grievance. The employee may be accompanied by an Office Steward or Representative of the Union. The Employer shall give a decision within five (5) working days of such meeting.

ARTICLE 18 – GRIEVANCE PROCEDURE (cont'd)**Section 2 (b) (cont'd)**

STEP 2: If the grievance is not resolved at Step 1, the matter shall be reduced to writing by the Griever and/or the Union and submitted to the management persons designated by the Employer within ten (10) working days following the decision rendered at Step 1. The griever along with the Office Steward and/or the Union Representative shall meet with the designated management persons to attempt to settle the matter. The Employer shall give a decision within ten (10) working days of such meeting.

STEP 3(a): If the grievance is not resolved at Step 2 it shall be referred to the Representative of the Union and a Representative of the Employer within ten (10) working days of the decision rendered at Step 2. Failing settlement within ten (10) working days of receipt of the grievance at this step, either Party may refer the matter to arbitration as provided in Article 19. Notice to refer the matter to arbitration must be sent or received by either party within the thirty (30) day time frame set out above or it will be considered abandoned.

STEP 3(b): In the event a dispute is initiated by the Employer or the Union, the initiating Party shall notify the other Party, in writing, of the nature of the dispute and such notice shall be given within five (5) working days of the circumstances giving rise to the dispute unless the Parties agree to an extension of time. Failing settlement within ten (10) working days of receipt of notice, either party may refer the dispute to Arbitration as set forth in Article 19. Notice to refer the matter to arbitration must be sent or received by either Party within the thirty (30) day time frame set out above or it will be considered to be abandoned.

Section 3 Except as provided in Section 4 following, a grievance not advanced to the next step under Section 2, within the time limits specified shall be considered abandoned, and all further recourse to the grievance procedure forfeited.

Section 4 The time limits set forth in this Article may be extended by mutual agreement between the Union and the Employer.

ARTICLE 19 – ARBITRATION

Section 1 (a) When any difference arises between the Parties as to the interpretation, application, operation or alleged violation of this Agreement, including any question as to whether a matter is arbitrable or not, the matter may be referred by either party to Arbitration.

(c) The Parties to this Agreement hereby agree to use the services of a single Arbitrator as a means of settling grievances and disputes.

Section 2 The Party desiring arbitration under this Article will notify the other Party, in writing, in accordance with the provisions of Section 2, Step 3 of Article 18. The notice shall set out the question(s) in the opinion of the Party seeking arbitration, to be arbitrated, as well as a list of three (3) names of proposed arbitrators.

Section 3 The Parties to the dispute will thereupon meet within ten (10) working days to decide upon an Arbitrator. Failing agreement upon a person willing to act, either Party may apply to the Minister of Labour for the Province of British Columbia to appoint an arbitrator. Hearings shall commence within thirty (30) working days of the appointment of the Arbitrator.

ARTICLE 19 - ARBITRATION (cont'd)

Section 4 Upon agreed appointment of an Arbitrator or appointment by the Minister of Labour, the Arbitrator shall hear the Parties, settle the terms of question(s) to be arbitrated, if necessary, and make his/her award within fifteen (15) working days of the appointment or within such extended period as may be mutually agreed to by the Parties to the dispute. The Arbitrator shall deliver his award, in writing, to each of the Parties and the award shall be final and binding on the Parties. The arbitrator shall not be vested with the power to change, modify or alter any of the terms of this Agreement.

Section 5 Each Party shall pay their own costs and expenses of the Arbitration and one-half (1/2) the remuneration and expenses of the Arbitrator.

ARTICLE 20 - DURATION

Section 1 This Agreement shall be in full force and effect from and including **July 1st, 1999 to and including June 30th, 2002** and shall continue in full force and effect from year to year thereafter subject to the right of either Party to this Agreement within four (4) months immediately preceding the expiration, or immediately preceding July 1st in any subsequent year, by written notice to the other Party, to require the other Party to commence collective bargaining with a view to the conclusion of a renewal or revision of the collective Agreement, or a new collective Agreement.

Section 2 It is mutually agreed by the Parties to exclude from this Agreement the operation of Sections 50(2) and 50(3) of the Labour Relations Code.

SIGNED ON BEHALF OF:
ISLAND SAVINGS CREDIT UNION

SIGNED ON BEHALF OF:
OFFICE AND TECHNICAL EMPLOYEES
UNION, LOCAL 15

Chief Operations Officer

Business Agent

Manager, Human Resources

Secretary-Treasurer

DATE:

Shop Steward

Shop Steward

Shop Steward

Shop Steward

APPENDIX "A-1"

**JOB CLASSIFICATIONS AND JOB TITLES
ISLAND SAVINGS CREDIT UNION**

GROUP I

Service Representative

GROUP II

Receptionist/Greeter

Member Service Clerk

GROUP III

Cash Cage Teller

Member Service Representative A

GROUP IV

Head Teller

Senior Clerk

Member Service Coordinator

Member Service Representative B (Loan Interviewer)

GROUP V

Member Service Representative C

GROUP VI

Investment Officer

LETTER OF UNDERSTANDING

BETWEEN: ISLAND SAVINGS CREDIT UNION

AND: OFFICE & TECHNICAL EMPLOYEES UNION LOCAL 15

It is agreed by both Parties that the education requirement for the Member Service Representatives 3, 4, & 5 are outlined in the job profiles. And it is further agreed that the current number of MSR Side Counter and MSR Loan Interviewers will not increase except through a posting. An employee must be performing in the job before receiving a pay adjustment for successfully completing a required course.

SIGNED ON BEHALF OF
ISLAND SAVINGS CREDIT UNION

SIGNED ON BEHALF OF
O.T.E.U. LOCAL 15

Date: _____

LETTER OF UNDERSTANDING

BETWEEN: ISLAND SAVINGS CREDIT UNION

AND: OFFICE & TECHNICAL EMPLOYEES UNION LOCAL 15

Statutory Holiday – It is agreed by both parties that the Employer will work with the employees on a rotation program for the staffing of the branches for the five (5) long weekends that have a statutory holiday on a Monday. The Employer will meet with the Standing Committee after the Thanksgiving weekend to discuss any ongoing issues and concerns. The Shop Stewards will advise if the Monday to Friday employees will be part of this rotation program.

SIGNED ON BEHALF OF
ISLAND SAVINGS CREDIT UNION

SIGNED ON BEHALF OF
O.T.E.U. LOCAL 15

Date: _____

LETTER OF UNDERSTANDING

BETWEEN: ISLAND SAVINGS CREDIT UNION

AND: OFFICE & TECHNICAL EMPLOYEES UNION LOCAL 15

It is agreed by both parties that all employees will be eligible, January 1, 1999, to participate in the same corporate incentive program as the rest of the corporation in exchange for the removal of the 6, 12, 24, and 30-month step increases on the Wage Scales. The corporate incentive program is based on five percent (5%) of gross earnings and yearly achievement of corporate objectives. Objectives are set each year, and they include the following performance multipliers:

Overall Exceptional Rating – 150% (1.50 x payout)

Overall Proficient Rating - 100% (1.00 x payout)

Overall Developing Rating - 50% (.50 x payout)

Quarterly and annual reviews will be conducted to ensure the employees understand how they are performing. Reviews will be completed by the immediate supervisor and manager and will be reviewed by the Human Resources Department. The Annual Performance Reviews are based on overall job performance, not solely on numbers produced.

SIGNED ON BEHALF OF
ISLAND SAVINGS CREDIT UNION

SIGNED ON BEHALF OF
O.T.E.U. LOCAL 15

Date: _____

LETTER OF UNDERSTANDING

BETWEEN: ISLAND SAVINGS CREDIT UNION

AND: OFFICE & TECHNICAL EMPLOYEES UNION LOCAL 15

It is agreed by both parties to promote the concept of communication meetings outside of working hours to a maximum of four (4) meetings per calendar year, and that the Employer will reimburse out-of-pocket costs for babysitting. The duration of these meetings would be a maximum of three (3) hours and are for communication purposes, not training purposes.

SIGNED ON BEHALF OF
ISLAND SAVINGS CREDIT UNION

SIGNED ON BEHALF OF
O.T.E.U. LOCAL 15

Date: _____

LETTER OF UNDERSTANDING

BETWEEN: ISLAND SAVINGS CREDIT UNION

AND: OFFICE & TECHNICAL EMPLOYEES UNION LOCAL 15

It is agreed by both parties that it shall not be the intent of the Employer to increase staff on the basis of two (2) part-time employees hired to fill the position of what should be the position of a full-time employee. It is further agreed by the Employer to maintain as closely as possible the ratio of regular full-time to part-time. The ratio used was the number of regular full-time to part-time on staff during negotiations.

SIGNED ON BEHALF OF
ISLAND SAVINGS CREDIT UNION

SIGNED ON BEHALF OF
O.T.E.U. LOCAL 15

Date: _____

APPENDIX "A-2"

		JOB CLASSIFICATIONS & SALARY RATES			
		Start	Effective July 1, 2001 18 Months	30 Months	42 Months
GROUP 1					
Service Rep		23,424	27,252	30,384	
		1,952	2,271	2,532	
	*	12.64	14.70	16.39	
		12.01	13.97	15.58	
GROUP 2					
Receptionist		26,856	29,136	32,016	
Member Service Clerk		2,238	2,428	2,668	
	*	14.49	15.72	17.28	
		13.77	14.94	16.42	
GROUP 3					
Cash Cage MSR - "A"		27,552	30,876	33,096	
		2,296	2,573	2,758	
	*	14.86	16.66	17.86	
		14.13	15.83	16.97	
GROUP 4					
Head Teller		28,932	32,340	35,220	
Senior Clerk MSR		2,411	2,695	2,935	
		15.61	17.45	19.00	
Coordinator *					
Loan Interviewer MSR "B"		14.84	16.59	18.06	
GROUP 5					
MSR "C"		31,356	33,732	35,196	37,524
		2,613	2,811	2,933	3,127
	*	16.92	18.20	18.99	20.24
		16.08	17.30	18.05	19.24
GROUP 6					
Investment Officer		32,928	35,424	36,960	39,036
		2,744	2,952	3,080	3,253
	*	17.76	19.11	19.94	21.06
		16.88	18.16	18.95	20.02

* Part-time employee's not on benefits.

Calculation of Hourly Rates - Monthly Salary X 12 divided by 1950

Part-time Employees - Part-time employees shall be placed on the start rate and move through

the scales based on an accumulation of days as per Article 14, Section 7(b).

Six (6) Months shall be deemed to be one hundred (100) days accumulated and eighteen (18)

months shall be deemed to be three hundred (300) days accumulated and thirty (30) months shall be deemed to be five hundred (500)

days
accumula
ted.

**All part-
time
employe
es shall
be
eligible
for the
Benefit
Package,
fully paid
by the
Employe**

r,
as
outlined
in Article
10,
Section
1(a) and
(b), on
the first
day of the
month
following
the
satisfacto
ry
completi
n of the
probation
ary
period.

*** All
part-time
employe
es who
are not
eligible
for the
Benefit
Plan as
per the
requirem
ents of
the**

Carrier,
Article
10,
Section
1(a) and
(b) shall
be paid
the 5.2%
in lieu of
benefits
until such
time that
they are
eligible.

**All
employe
es, as
per the
conditio
ns of the
Credit
Union
Central
Benefits
Plan,**

once on benefits
may not opt out.

Shift Premium
- Any shift work ending after 6:00 p.m. will be paid a differential of twenty-five cents
(\$.25) per hour above the employee's regular rate for all hours worked after 6:00 p.m.

	JOB CLASSIFICATIONS & SALARY RATES				
	Start	Effective July 1, 1998	18 Months	30 Months	42 Months
GROUP 1 & 2					
Service Rep	22,740		26,448	29,496	
	1,895		2,204	2,458	
*	12.27		14.27	15.91	
	11.66		13.56	15.13	
GROUP 2A					
Receptionist	26,064		28,284	31,080	
Member Service Clerk	2,172		2,357	2,590	
*	14.06		15.26	16.77	
	13.37		14.50	15.94	
GROUP 3					
Cash Cage MSR - "A"	26,736		29,964	32,124	
	2,228		2,497	2,677	
*	14.43		16.17	17.33	
	13.71		15.37	16.47	
GROUP 4					
Head	28,080		31,392	34,188	

Teller				
Senior Clerk	2,340	2,616	2,849	
MSR	15.15	16.94	18.45	
Coordinator *				
Loan Interviewer	14.40	16.10	17.53	
MSR "B"				
GROUP 5				
MSR "C"	30,432	32,736	34,164	36,420
	2,536	2,728	2,847	3,035
*	16.42	17.66	18.43	19.65
	15.60	16.79	17.52	18.68
GROUP 6				
Investment Officer	31,954	34,373	35,872	37,877
	2,663	2,865	2,989	3,157
*	17.24	18.55	19.36	20.43
	16.39	17.63	18.40	19.42

* Part-time employees not on benefits.
 ** MSR position becomes a progressive job. Employees now MSR's will move to MSR "A", when

qualified, then to MSR "B", etc. as qualifications met. Life Experience - Employer must evaluate each employee to determine placement, and to outline areas to be picked up for further

movement.
 Current Employee

es - no
loss of
job if not
qualified
to new
descriptio
n - new

qualificati
ons are
requirem
ents for
job
change
or
progressi
on.

Member
Service
Co-
ordinator

-
this is
to be
worked
on by
Employer
prior to
filling
position.

*** Cash
Cage
position
Group 3
retroactiv
e to July
1, 1998 -
July 1,
1999 paid
in
January
2000.

APPENDIX "A-2"

**JOB
CLASSIF
ICATION
S &
SALARY
RATES**

**Effective
July 1,
1999**

	Start	18 Months	30 Months	42 Months
GROUP 1				
Service Rep	22,968	26,712	29,796	
	1,914	2,226	2,483	
*	12.39	14.41	16.07	
	11.78	13.70	15.28	
GROUP 2				
Receptionist	26,328	28,572	31,392	
Member Service	2,194	2,381	2,616	

Clerk	*	14.20 13.50	15.41 14.65	16.93 16.10	
GROUP 3					
Cash Cage		27,000	30,264	32,448	
MSR - "A"		2,250	2,522	2,704	
	*	14.57 13.85	16.33 15.52	17.50 16.64	
GROUP 4					
Head Teller		28,356	31,704	34,524	
Senior Clerk		2,363	2,642	2,877	
MSR		15.30	17.10	18.63	
Coordinator	*	14.54	16.26	17.71	
Interviewer					
MSR "B"					
GROUP 5					
MSR "C"		30,732	33,060	34,500	36,780
		2,561	2,755	2,875	3,065
	*	16.58	17.84	18.62	19.84
		15.76	16.96	17.70	18.86
GROUP 6					
Investment Officer		32,280	34,728	36,228	38,268
	*	2,690	2,894	3,019	3,189
		17.41	18.73	19.54	20.64
		16.55	17.81	18.58	19.62

* Part-time employees not on benefits.

Calculation of Hourly Rates - Monthly Salary X 12 divided by 1950

Part-time Employees - Part-time employees shall be placed on the start rate and move through the scales based on

an
accumula
tion of
days as
per
Article
14,
Section
7(b).

Six (6)
Months
shall be
deemed
to be
one
hundred
(100)
days
accumul
ated and
eighteen
(18)
months
shall be
deemed
to be
three
hundred
(300)
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thirty (30)
months
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All part-
time
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Benefit
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Section
1(a) and
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the first
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*** All part-time employees who are not eligible for the Benefit Plan as per the requirements of the**

Carrier, Article 10, Section 1(a) and (b) shall be paid the 5.2% in lieu of benefits until such time that they are eligible.

All employees, as per the conditions of the Credit Union Central Benefits Plan, once on benefits

may not opt out.

Shift Premium - Any shift work ending after 6:00 p.m. will be paid a differential of twenty-five cents

(\$.25) per hour above the employee's regular rate for all hours worked after 6:00 p.m.

APPENDIX "A-2"

	JOB CLASSIFICATIONS & SALARY RATES			
	Start	Effective July 1, 2000 18 Months	30 Months	42 Months
GROUP 1				
Service Rep	23,196	26,976	30,084	
	1,933	2,248	2,507	
*	12.51	14.56	16.23	
	11.90	13.84	15.43	
GROUP 2				
Receptionist	26,592	28,848	31,704	
Member Service Clerk	2,216	2,404	2,642	
*	14.34	15.57	17.10	
	13.63	14.80	16.26	
GROUP 3				
Cash Cage MSR - "A"	27,276	30,564	32,772	
	2,273	2,547	2,731	
*	14.71	16.49	17.68	
	13.99	15.68	16.80	
GROUP 4				
Head Teller	28,644	32,028	34,872	
Senior Clerk	2,387	2,669	2,906	
MSR	15.45	17.28	18.81	
Coordinator *				
Loan Interviewer	14.69	16.42	17.88	
MSR "B"				
GROUP 5				
MSR "C"	31,044	33,396	34,848	37,152
	2,587	2,783	2,904	3,096
*	16.75	18.02	18.80	20.04
	15.92	17.13	17.87	19.05
GROUP 6				
Investment Officer	32,604	35,076	36,588	38,640
	2,717	2,923	3,049	3,220
*	17.59	18.92	19.74	20.85
	16.72	17.99	18.76	19.82

* Part-time employee

s not on
benefits.

Calculati
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Part-time
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per
Article
14,
Section
7(b).

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months
shall be
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(300)
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thirty (30)
months
shall
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to be five
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All part-
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part-time
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Article
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Section
1(a) and
(b) shall
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**All
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per the
conditio
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**Credit
Union
Central
Benefits
Plan,
once on
benefits**
may not
opt out.

Shift

Premium
- Any
shift
work
ending
after
6:00 p.m.
will be
paid a
differenti
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twenty-
five
cents

(\$.25) per
hour
above the
employee
's regular
rate for
all hours
worked
after 6:00
p.m.