

AGREEMENT BETWEEN
COMMUNICATIONS WORKERS OF AMERICA
LOCAL 13000

and

R-S BELLCO FEDERAL CREDIT UNION



As last amended

January 1, 2016

(UFCW#23)

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AGREEMENT

THIS AGREEMENT, made and entered into this 1st day of January 2016, by and between the COMMUNICATIONS WORKERS OF AMERICA, AFL-CIO, hereinafter called the "Union" and R-S BELLCO FEDERAL CREDIT UNION, hereinafter called "Credit Union", is for the exclusive joint use and benefit of the contracting parties as defined and set forth herein.

ARTICLE I NONDISCRIMINATION

Section 1.1 The parties hereby pledge and agree to comply to the best of their abilities with applicable laws restricting discrimination in employment or membership opportunities because of race, creed, color, sex, age or national origin.

Section 1.2 It is mutually agreed that neither party shall interfere with, restrain, coerce or otherwise discriminate against any employee in his right to join or assist any labor organization or to refrain from joining or assisting the Union.

ARTICLE II RECOGNITION

Section 2.1 The Credit Union hereby recognizes the Union as the exclusive bargaining agent for all full and part-time employees, including the employee in charge in the absence of the Manager. Excluding from the bargaining unit are all supervisors, confidential employees and guards as defined in the Act.

ARTICLE III UNION SECURITY

Section 3.1 All employees, except Occasional employees, who are members of the Union or who are obligated to tender to the Union amounts equal to periodic dues on the effective date of this Agreement, or who later become members, and all employees, except Occasional employees, entering into the bargaining unit on or after the effective date of this Agreement, shall as a condition of employment pay or tender to the Union amounts equal to the periodic dues applicable to members from such effective date or, in the case of such employees entering into the bargaining unit after the effective date, on the ninetieth (90) day after such entrance, until the termination of this contract.

Section 3.2 The condition of employment specified above shall not apply during periods of formal separation from the bargaining unit by any such employee but shall reapply to such employee on the thirtieth (30) day following his return to the bargaining unit.

ARTICLE IV
CHECKOFF

Section 4.1 CHECKOFF The Credit Union agrees to deduct from the pay of those employees covered by this Agreement who voluntarily submit to the Credit Union individual written assignments or authorizations in the proper form, the regular monthly dues of the Union which are uniformly required as a condition of acquiring or retaining membership and remit the same to the proper officer of the Union. The amount of such monthly dues, as well as the name and address of such Union officer, shall be communicated by the Union to the Employer in writing. The form of the assignment and authorization is attached hereto as Exhibit A.

ARTICLE V
RESPONSIBLE RELATIONSHIP

Section 5.1 The Employer and the Union recognize that it is in the best interests of both parties, the employees and the Credit Union members, that all dealings between them continue to be characterized by mutual responsibility and respect. To insure that this relationship continues and improves, the Employer and the Union and their respective representatives at all levels will apply the terms of this contract fully in accord with its intent and meaning and consistent with the Union's status as exclusive bargaining representative of all employees covered by this contract. Each party shall bring to the attention of all employees in the units covered by this contract, including new hires, their purpose to conduct themselves in a spirit of responsibility and respect and the measures they have agreed upon to insure adherence to this purpose.

Section 5.2 At least once during each twelve (12) month period, the Employer will supply to the Union a list of bargaining unit employees, which list shall contain the employee's name, address, social security number, seniority, job classification and rate of pay. The Union shall supply to the Employer a current listing of its local officers and stewards.

ARTICLE VI
NO STRIKE

Section 6.1 The Union, its members and the employees covered by this Agreement will not initiate, authorize, sanction or participate in any strike, including without limitation sympathy strikes, boycotts, secondary boycotts, refusals to work, work stoppages, slowdowns, setdowns, sickouts, overtime work refusals or any other such interruption with the Credit Union's work and operations. Any employee engaging in such conduct shall be subject to discipline including discharge for just cause. The Credit Union shall notify the Union prior to taking any disciplinary action with the intent of giving the Union an opportunity to submit a grievance. Whether conduct constitutes a violation of this contract and this provision shall be a grievable and arbitrable dispute under this Agreement.

ARTICLE VII
WORKDAY AND WORKWEEK

Section 7.1 WORKDAY AND WORKWEEK The regular workweek for wage-hour pay purposes for full-time employees shall consist of thirty-five (35) hours starting with Monday of each week. The hours open for business each day shall be set by the Credit Union except that the Credit Union will meet and solicit input from the Union prior to any changes in business hours.

Any full or part hours worked over forty in a payroll week will be paid at time and one-half.

Bargaining unit employees of R-S Bellco will be paid every two weeks. Pay days will be every other Friday effective November 1, 2003.

The Credit Union reserves the right to change all employees with thirty (30) days notice to full-time at 1,820 hours per year at any time during the contract period. Employees shall become full-time in order of seniority.

Upon ratification, the Credit Union commits that for term of the current collective bargaining agreement set to expire on December 31, 2015, there will be no involuntary reclassification of full-time employees to the part-time classification. This involuntary conversion commitment will no longer be in effect in the event that the net worth, excluding any secondary or other form of non-permanent capital, as a percentage of assets, falls below the well-capitalized 7.00% level, as defined, and the Credit Union would, excluding any secondary or other form of non-permanent capital, becomes subject to the Prompt Corrective Action provisions of Part 702 of the NCUA Rules and Regulations. The Credit Union will promptly notify the CWA if it becomes subject to Prompt Corrective Action.

ARTICLE VIII
SENIORITY

Section 8.1 Seniority is defined for full-time employees (Article VII, Section 7.1) as employee's total length of continuous service with the Credit Union beginning with such employee's most recent date of hire.

- (A) Part time employees are those whose normal scheduled hours are less than that for full-time employees as defined in Article VII, Section 7.1. Part time employees will earn seniority as follows:
- 1] As of August 1, 1998, those part time employees will earn seniority from the most recent date of hire to July 31, 1998 based on the respective employee's regularly scheduled hours for the work week ending July 31, 1998, divided by 38, multiplied by years of service.
 - 2] After July 31, 1998, part time employees will earn additional seniority based upon the number of paid hours divided by the then current standard hours, currently 1,976. This computation will be done with the end of each contract year and the records provided to respective part-time employees.
- (B) Computed seniority for part-time employees will be used where so designated within this contract. Such seniority shall be bridged should a part-time employee become full time.

Section 8.2 Rehired employees shall have their prior service time bridged after a period of five (5) years continuous employment.

Section 8.3 (A) Whenever, in the judgment of the credit Union, it becomes necessary to lay off employees for lack of work for a period of more than one week, layoffs will be affected as follows:

- 1] Stop all contracted out work and reassign to bargaining unit personnel.
- 2] If it is still necessary, lay off all temporary, summer, and part-time employees in progression. If part-time employees are laid off, it will be in order of the last hired.
- 3] Lay off full-time seniority employees, with the employee last hired being laid off first.

(B) Recalls after layoff shall be made in the reverse order of layoff.

Section 8.4 CONTRACTING OUT For the purposes of this Agreement and Section 8.3 (A) (1), contracted out work shall not mean or include any work done by or with an existing or future on-line data service processor used by the Credit Union to maintain, report and balance individual member and the general ledger accounts of the Credit Union, and any reports required or hereafter required to be maintained by the Credit Union by virtue of any federal, state or local statutes, laws, ordinances or regulations.

Section 8.5 PART-TIME BENEFITS

Paid Holidays	-	None
Vacation	-	As defined in Article XIII
Personal Days	-	As defined in Article XIII
Sick Days	-	As defined in Article XV
Maternity Leave	-	None
Funeral Leave	-	As defined in Article XVI
Medical Insurance	-	Employee may participate at his/her sole expense.
Group Life Insurance	-	Must be scheduled to work a minimum of 25 hours per week.
Disability Insurance	-	Must be scheduled to work a minimum of 25 hours per week.
Pension	-	Yes

Section 8.6 POSITION SENIORITY

The Credit Union shall determine the number of employees to be designated to fill identified positions or whether such positions continue to require staffing. In the event the number of employees filling a particular position is reduced or it is determined that a particular position no longer requires staffing, the affected employee may request to fill an existing staffed position. Addition or permanent deletion of a defined job description will be subject to prior agreement between the Credit Union and CWA and any additional full-time positions will be offered to part-time employees first.

Management shall determine if the displaced employee is reasonably capable of filling the position, and if so, shall give consideration to seniority of involved employees in the final determination to grant or deny the displaced employee's request. If so granted, the employee displaced shall have the same rights based on their seniority. Under no circumstance, and without regard to their new position, shall an employee so displaced have their pay rate reduced by more than one class as defined under Revised Job Descriptions. The Credit Union Support group pay rate shall be determined as an average of the pay rate of each component position.

Section 8.7 NO LAYOFFS

The Credit Union agrees that for the term of this contract ending December 31, 2018, there will be no layoffs of full-time employees.

This No Layoff Agreement will be of no further effect in the event that the net worth, excluding any secondary or other form of non-permanent capital, as a percentage of assets falls below the well-capitalized 7.00% level, as defined, and the Credit Union would, excluding any secondary or other form of non-permanent capital, become subject to the Prompt Corrective Action provisions of Part 702 of the NCUA Rules and Regulations. The Credit Union will promptly notify CWA if these conditions are met.

ARTICLE IX
BARGAINING UNIT WORK

Section 9.1 Manager(s), supervisors, and confidential employees may not perform bargaining unit work except when the need of the Credit Union and service to its members dictate that such work be performed by a manager, supervisor, or confidential employee. Such situations would include an extraordinary volume of business on a given day or given hours; personnel shortages due to illness, vacation or leave of absence; computer data line and/or electrical power problems and/or equipment malfunctions which preclude and interrupt the orderly performance of work; and any special or unplanned projects which need to be done in a relatively short period of time. Such periods of time cannot exceed 30 business days.

Section 9.2 Subject only to the express provisions of this Agreement, topics reserved to the sole control and management of the Credit Union include:

- (A) The right to direct, plan, control, relocate and cease operations;
- (B) The right to determine and redetermine the work to be performed and the persons to perform it, whether in or out of the bargaining unit and the wages to perform it;
- (C) The right to determine and redetermine the method and/or manner of performing work;
- (D) The right to hire, promote, demote, layoff and recall employees;
- (E) The right to discipline, suspend or discharge employees for just cause;
- (F) The right to assign and/or transfer employees to tasks as needed;
- (G) The right to change or introduce new or improved machinery, equipment, software or on-line data services;
- (H) The right to contract out work for legitimate reasons including labor cost;
- (I) The right to adopt and modify and enforce office rules and regulations to maintain order, safety and efficient operations including employee attendance;
- (J) The right to determine work schedules and shifts including starting and ending times;
- (K) The right to determine the functions of each job to be performed, including job content, job description and job standards including the quantity and quality of work.

Section 9.3 OPEN AND CLOSE When the manager or a non-union designee is not available to open or close the credit union, for safety reasons, two employees are required to open or close the credit union. Management shall advise employees of open/close responsibilities.

- (A) Opening - employee(s) shall open and prepare the credit union for business between five (5) and fifteen (15) minutes before employees are scheduled to arrive.

- (B) Closing - employee(s) shall secure and close the credit union after all other employees have exited the building.
- (C) Compensation - employee shall be paid \$10.00 each time an open or close function is performed.

Section 9.4 Open and close will be rotated to qualified persons for no more than thirty (30) days. If no qualified person volunteers, one may be appointed.

ARTICLE X
GRIEVANCE PROCEDURE

Section 10.1 A “grievance” is a claim of an employee or group of employees, of the Union that the Credit Union has violated a specific provision of this Agreement.

Section 10.2 All grievances shall be handled and processed in the following manner:

Step 1: The employee or the employee and his/her Union Representative must present in writing to the Manager within thirty (30) calendar days of the date of the grievance or the date the Union knew or should have known the facts underlying the grievance. The Manager will give his/her answer in writing within ten (10) working days of receipt of grievance.

Step 2: If the grievance remains unadjusted, it may then be appealed to the Credit Union Board of Directors, in writing, within thirty (30) days of the Manager’s response. Unless mutually agreed by the Board and the Union to hear the grievance at another time, the grievance will be heard at the next regularly scheduled meeting of the Board of Directors. The Board shall have thirty (30) days following the hearing of the grievance to make and communicate its decision in writing to the Union steward.

Step 3: If the grievance still remains unadjusted, the dispute must be taken to arbitration in accordance with the procedures specified in Article XI of this Agreement.

ARTICLE XI
ARBITRATION

Section 11.1 APPEAL TO ARBITRATION The Union shall serve written notice of its desire to arbitrate upon the Credit Union within ten (10) working days of the written decision of the Board in Step 3 of Article X above.

Section 11.2 ARBITRATOR SELECTION Upon referral to arbitration, the Credit Union and the Union will attempt to mutually agree upon an arbitrator to hear and decide the case. If there is no agreement within ten (10) working days, the Credit Union and the Union will jointly request the Federal Mediation and Conciliation Service to supply a panel of eleven (11) arbitrators, all of whom are to be members of the National Academy of Arbitrators. From this list, a single arbitrator will be selected by alternately striking names, with the Union to have the first choice to strike, unless the parties by mutual agreement request another arbitration panel.

Section 11.3 Any of the time limits referred to above may be varied by mutual agreement between the parties or by mutual agreement between the Union and Credit Union representatives.

Section 11.4 The fees and expenses of the impartial arbitrator, the hearing room, and the transcript, if any, for the arbitrator shall be borne equally by the Union and the Credit Union. Testimony shall be under oath.

Section 11.5 The function of the impartial arbitrator shall be of a judicial rather than a legislative nature. He or she shall not have power to add to, to ignore, or to modify any of the terms and conditions of this Agreement. His or her decision shall not go beyond the interpretation and application of this Agreement and shall be limited to the extent necessary to determine the issue submitted to the Arbitration Board by the parties. It shall be controlling that this Agreement sets out all restrictions, rights and obligations agreed to by the parties and that no assumed or implied restrictions, rights or obligations were intended. Practices under this Agreement may be considered in the interpretation and application thereof.

Section 11.6 The award of the impartial arbitrator shall be binding upon the parties.

Section 11.7 At the agreement of the parties, any grievance may be taken to binding mediation in lieu of arbitration.

ARTICLE XII
HOLIDAYS

Section 12.1 HOLIDAYS Holidays will follow the Federal Reserve Schedule, banking schedule of holidays. If any of the following ten (10) days are not included, R-S Belco will honor that particular day. Should any holiday fall on a Saturday, it will be observed on the preceding Friday. If any holiday falls on a Sunday, it will be observed on the following Monday. The only exception is reflected in Section 12.4 below.

New Year's Day	Labor Day
Martin Luther King Day	Columbus Day
Presidents' Day	Veteran's Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

Section 12.2 If any of the holidays mentioned in Section 12.1 fall within an employee's scheduled vacation, such employee shall receive one (1) additional day of paid vacation to be scheduled at a time acceptable to the Credit Union.

Section 12.3 Any holiday designated in Section 12.1 that is worked will be paid at double time.

Section 12.4 In the event the Credit Union elects to remain open on the dates of the following holidays, employees will be given "a day in lieu" to be taken at a later mutually acceptable date within a 12 month period. All other holidays not listed in this section remain under the jurisdiction of Section 12.1.

Martin Luther King Day
Presidents' Day
Columbus Day

Section 12.5 Staffing will be accomplished first by volunteers within job titles in seniority order. In the event there are not enough volunteers, the remainder of positions will be filled by job title by forcing in inverse order of seniority. Management will determine job titles needed.

ARTICLE XIII
VACATIONS

Section 13.1 FULL TIME EMPLOYEES:

6 months service	-	1 week
1 year service	-	1 week
2 - 7 years service	-	2 weeks
8 - 13 years service	-	3 weeks
14 - 19 years service	-	4 weeks
20 + years service	-	5 weeks

Vacation increases shall be earned in the calendar year in which service milestones are reached. Increased vacation earned in a milestone year may be scheduled as prescribed in Section 13.3.

Section 13.2 PART TIME EMPLOYEES:

After 1 year, weekly average hours paid in the previous calendar year.

After 2 years, twice the weekly average hours paid in the previous calendar year.

Section 13.3 Vacations for full-time and part-time employees will be based upon seniority either earned or computed. Order of selection shall be as follows:

1 st round	-	2 weeks
2 nd round	-	1 week
3 rd round	-	1 week
4 th round	-	1 week
5 th round	-	1 week

(A) Eligible employees may take one week vacation on a day-at-a-time basis, chosen by seniority after all full week vacation picks have been completed. All day-at-a-time vacation must be scheduled by February 28 or will be awarded on a first come basis.

(1) Eligible employees who earn four (4) weeks or more vacation may take two (2) weeks vacation on a day at a time basis.

(B) All vacation is subject to the approval of the manager.

(C) All full-time employees may carry over two (2) weeks vacation to be used by April 30 of the following year.

Section 13.4 Personal Days

(A) All employees, full and part-time shall receive four (4) personal days. Effective January 1, 2018, full-time employees shall be entitled to a fifth personal day.

(B) All personal days may be split into half days at the request of the employee. Further, one personal day may be taken in increments of not less than two (2) hours at the request of the employee.

(C) Personal days are available on a calendar year basis.

ARTICLE XIV
WAGES

Section 14.1 Wage Progression/Wage Increase Scales

TELLER			
Yrs Svc at NCS Date	01/01/2016 3 %	01/01/2017 2.5 %	01/01/2018 3 %
0	11.79	12.08	12.44
1	12.40	12.71	13.09
2	13.03	13.36	13.76
3	13.68	14.02	14.44
Top Rate	14.36	14.72	15.16

TELLER/VISA COORDINATOR			
Yrs Svc at NCS Date	01/01/2016 3 %	01/01/2017 2.5 %	01/01/2018 3 %
0	14.36	14.72	15.16
1	15.09	15.47	15.93
2	15.86	16.26	16.75
3	16.66	17.08	17.59
Top Rate	17.51	17.95	18.49

BACK OFFICE PROCESSING AND COLLECTIONS			
Yrs Svc at NCS Date	01/01/2016 3 %	01/01/2017 2.5 %	01/01/2018 3 %
0	14.36	14.72	15.16
1	15.09	15.47	15.93
2	15.86	16.26	16.75
3	16.66	17.08	17.59
Top Rate	17.51	17.95	18.49

LOAN SUPPORT/IRA-CD'S/ ADMINISTRATIVE ASSISTANT			
Yrs Svc at NCS Date	01/01/2016 3 %	01/01/2017 2.5 %	01/01/2018 3 %
0	14.36	14.72	15.16
1	15.09	15.47	15.93
2	15.86	16.26	16.75
3	16.66	17.08	17.59
Top Rate	17.51	17.95	18.49

LOAN OFFICER			
Yrs Svc NCS Date	01/01/2016 3 %	01/01/2017 2.5 %	01/01/2018 3 %
0	18.41	18.87	19.44
1	19.35	19.83	20.42
2	20.32	20.83	21.45
3	21.36	21.89	22.55
Top Rate	22.48	23.04	23.73

OFFICE MANAGER			
Yrs Svc NCS Date	01/01/2016 3 %	01/01/2017 2.5 %	01/01/2018 3 %
0	23.68	24.27	25.00
1	24.64	25.26	26.02
2	25.60	26.24	27.03
3	26.64	27.31	28.13
Top Rate	27.74	28.43	29.28

Section 14.2

- (A) Should the Credit Union need temporary loan of a lower wage title to a higher wage title, the lower wage title will be paid one wage rate above their current wage rate for each day loaned.
- (B) Temporary loans shall not exceed sixty (60) days.

Section 14.3 PART-TIME EMPLOYEE LINA HOUSER

Employee Houser will be classified as Teller and added to the Teller wage progression with no loss in pay.

ARTICLE XV
HOSPITALIZATION AND INSURANCE

Section 15.1 INSURANCE R-S Bellco shall make medical, vision and dental coverage available to all employees and their families. It is with mutual agreement from both parties in an effort to reduce healthcare costs, that beginning as soon as administratively possible, the Credit Union will switch to the Health America Premium PPO 1000 in which the Credit Union has agreed to pay the \$1,000.00 in-Network deductible per employee associated with this new plan. Such coverage shall not adversely change with respect to coverage levels, co-payments or deductibles from coverage in place at the time of this contract. No changes will be made without discussions and input from the Union.

R-S Bellco shall pay 100% of the cost of vision and dental insurance premiums covering employees and their families for the life of the Contract.

R-S Bellco shall pay medical insurance premiums as detailed below.

1. R-S Bellco will pay \$750.00 per month to the cost of employee-only coverage. This amount may be increased up to the lesser of:
 - (a) The increase in any cost of coverage, or
 - (b) 4.5% during any given fiscal Agreement year.
2. R-S Bellco will pay 100% of non-employee family coverage except as noted in Item 3 below.
3. Employee will contribute 30% of non-employee family coverage.
4. Employee will be paid \$125.00 per month year one (1), \$125.00 per month year two (2), and \$100.00 per month year three (3) where eligible for other than employee-only coverage and employee selects employee-only coverage
5. Employees electing Item 4 above will also be paid \$150.00 per month where eligible for employee-only coverage and employee waives coverage in writing and provides acceptable evidence of alternative coverage.

Sick Days:

- (A) All full-time employees will be eligible for five (5) short term sick days per contract year.
- (B) All full-time employees will be eligible for another twenty (20) long term sick days a year. These days may only be taken if needed for a hospital stay, surgery, or other serious medical condition when medical documentation is provided.
- (C) Part-time employees shall receive 2.5 sick days per year.
- (D) The long term disability coverage currently in effect shall remain in effect for the life of this contract.
- (E) Full-time employees shall be paid for 50% of unused sick time at the end of the contract year. Pay shall be at the pay rate in effect on December 31 and shall be included with the next pay date.
- (F) Full time employees may elect to bank up to a maximum of three (3) unused short term sick days to be carried over into the next contract year. The remainder of unused sick time must be cashed out as outlined in Item (E) above.

Section 15.2 PENSIONS The pension contribution formula shall remain the same as is currently outlined in the Plan. During the life of the contract, the Credit Union shall provide an educational session with the representative of the pension fund to educate the employees on the fund.

Section 15.3 All employees will be provided copies of hospitalization, life insurance and pensions plans.

ARTICLE XVI
LEAVES OF ABSENCE

Section 16.1 UNION BUSINESS Upon written request of the Union received at least one (1) month in advance, the Credit Union will grant an unpaid leave of absence for Union business (such as conventions) to one (1) employee, the period not to exceed ten (10) days in any calendar year. In the event of a conflict between an employee desiring this type of leave and an employee selecting regular vacation at the same time, the regular vacation absence shall control unless, in the opinion of the Manager, sufficient personnel will be available to handle the absence of two (2) or more employees at the same time.

Section 16.2 FUNERAL LEAVE A full-time employee shall receive a maximum of three (3) scheduled business days off with pay for any death in the employee's immediate family. Eligible bereavement days are scheduled work days in the two calendar weeks beginning on the date of death. The immediate family is defined as mother, father, step-parent, spouse or live-in equivalent, child, brother, sister, mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparents and grandchildren of the employee.

- (A) A full-time employee shall be granted one (1) bereavement day on the date of the funeral of an aunt, uncle, niece or nephew.
- (B) A part-time employee shall be granted one (1) bereavement day for all of the above.

Section 16.3 MILITARY LEAVE The Credit Union will comply with all applicable federal laws governing the granting of military leave and reemployment of servicemen and servicewomen.

Section 16.4 LEAVES OF ABSENCE Leaves of absence without pay may be granted by the Credit Union for pressing and valid reasons. The period shall not exceed thirty (30) days, unless previous agreement has extended the time allowed. The Credit Union may continue to provide all contractual insurance coverage during the leave of absence, for the period not to exceed thirty (30) days.

Section 16.5 NON-MEDICAL MATERNITY LEAVE OF ABSENCE

- (A) Employees in maternity cases shall be entitled to a leave of absence not to exceed six (6) months, provided any extensions are mutually agreed to by the employee and the Board of Directors. The employee will be paid for five weeks during the maternity leave beginning with the first day of absence. The employee and the Credit Union agree that any leave extended beyond six (6) months will free the Credit Union from guaranteed reemployment rights on the part of the employee. However, the Credit Union will make every reasonable effort to find comparable work for the employee.
- (B) During the leave of absence, the Credit Union will maintain insurance benefits under current contract provisions.

ARTICLE XVII
GENERAL AND MISCELLANEOUS

Section 17.1 DISCHARGE AND TERMINATION

- (A) No employee having seniority shall be discharged without just cause. Notice of discharge shall be in writing and given to the employee or mailed to the employee's last know address with a copy submitted to the Union's Steward.
- (B) The Union agrees that the employee shall give two (2) weeks notice of their desire to terminate their employment unless it is mutually agreed between the Credit Union and the employee concerned to terminate on shorter notice. Failure on the part of the employee to comply with this provision shall result in forfeiture of any vacation or termination pay they would otherwise receive.

Section 17.2 BULLETIN BOARD A bulletin board will be made available to the Union by the Credit Union for the purpose of posting approved Union notices relating to meetings, dues, entertainment, health and safety and general Union activities. All notices shall be submitted to the Credit Union or its designated representatives before being posted. Approval shall not be withheld unreasonably by the Credit Union.

Section 17.3 PROMOTIONS, TRANSFERS

- (a) The Credit Union will consider the seniority of applicants along with other factors in selecting individuals for job vacancies.
- (b) Promotions to higher wage pay jobs should be from within the existing employees where possible. Wage rate shall reflect the titles as described in the attached job descriptions for Loan Officer, Loan Support/IRA-CD's/Administrative Assistant, Back Office Processing and Collections, Teller/VISA Coordinator and Teller.

Section 17.4 GRIEVANCE TIME The Union Steward will be allowed to discuss grievances with management for five (5) hours per week without loss of pay.

Section 17.5 Management and union personnel will work jointly to review and develop safety guidelines on robberies/alarm procedures.

Section 17.6 No employee shall be required to work in an area that may be hazardous to his/her health or safety. The parties agree that a joint safety committee, comprised of an equal number of Union and Management representatives, may meet to discuss and recommend safety programs and procedures. The Credit Union shall appoint the management representative and the Union shall appoint the Union representative. It is further agreed that the Credit Union office at 710 Third Avenue, New Brighton, Pennsylvania 15066, shall be an exclusive smoke-free area on the first (main) floor and one (1) room in the lower level may, in the discretion of the Credit Union, be used as a smoking area.

Section 17.7 The Credit Union will pay to send employees to seminars which directly benefit the Credit Union and jobs the employees are performing for the Credit Union. Employees will receive regular pay, mileage (based on IRS schedule), board and reasonable meal allowance.

(A) Mileage paid will be in excess of normal travel to work location.

(B) Hours in excess of normal work day for travel will be paid.

Section 17.8 SUCCESSIONSHIP To the extent which may be permitted under the Federal Credit Union Act 12 U.S.C. S 1751 et seq., this agreement shall be binding upon the Union and the Credit Union, their successors and assigns, and shall continue in full force and effect in the event of the sale or other condition of the sale or other transfer of the business covered by this Agreement, the Credit Union shall require the transferee to assume and to adopt the terms and conditions of this Agreement, and to continue to recognize the Union as the sole bargaining agent for the employees covered by this Agreement.

Section 17.9 PAYCHECKS Employees will be paid bi-weekly for all hours worked during the proceeding two week period. Paychecks will define the rate of pay and differentials and overtime.

ARTICLE XVIII
TITLE OF AGREEMENT

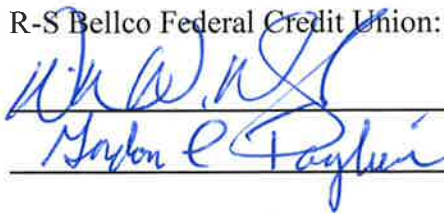
Section 18.1 This Agreement constitutes the entire collective bargaining agreement between the parties as pertains to wages, hours and conditions of employment. It is the intention of the parties that this Agreement settles and determines for the term of the Agreement all matters constituting the proper subject of collective bargaining between them.

Section 18.2 In the event any provision of this Agreement or application thereof is held invalid or illegal by any court or administrative body of last resort, whether state or federal, having appropriate jurisdiction, the remainder of the Agreement and the application of the remaining provisions shall remain in full force and effect.

Section 18.3 This Agreement shall become effective as of the 1st day of January 2016 and shall continue in full force and effect to and including the 31st day of December 2018 and thereafter shall be automatically renewed from year to year unless either party serves written notice on the other not less than sixty (60) days prior to the 31st day of December 2018 or any subsequent anniversary date thereafter specifying a desire to modify or terminate this Agreement.


IN WITNESS WHEREOF, the parties hereto have caused their names to be subscribed by the duly authorized representatives.

R-S Bellco Federal Credit Union:



Date: _____

Communications Workers of America:

7-1-1


Date: _____

PAYROLL DEDUCTION AUTHORIZATION
FOR AMOUNT EQUIVALENT TO UNION DUES

Employee Last Name _____

Employee First Name _____

Social Security Number _____

Name of Employer _____

I hereby authorize and request my Employer named above to deduct each week from my wages, vacation or benefit payments, and/or lump sum payments or distributions an amount equivalent to the periodic membership dues established by the appropriate local union of the Communications Workers of America, AFL-CIO, which represents me for purposes of collective bargaining. I am voluntarily making this authorization, which is not conditioned on, or in exchange for, my present or future membership in CWA or any of its local unions. I intend this authorization to continue, except if canceled as described below, regardless of my membership status, and I intend this authorization to constitute a contract between me and my Employer.

I understand and agree that deductions shall be made pursuant to this authorization in such amounts as shall be certified in writing to my Employer by the Secretary-Treasurer of the CWA local union which represents me. If my Employer fails for any reason to deduct that amount during one or more subsequent periods, I authorize and request my Employer to transmit all amounts deducted hereunder to the Secretary-Treasurer of Communications Workers of America. I understand and agree that such transmittal is the only responsibility assumed by my Employer in connection with any deduction hereunder.

I intend this authorization to take effect on the date set forth below, and to supersede any authorization for deduction of membership dues or their equivalency in effect prior to that date. I understand and agree that this authorization shall be automatically canceled if and when I cease employment with my Employer in a bargaining unit represented by any local union of CWA. I understand and agree that this authorization shall be automatically suspended throughout the period of any leave of absence exceeding 30 days duration which I take. I understand and agree that this authorization shall otherwise continue in effect unless and until canceled by written notice of revocation signed by me and individually sent by first class mail to my employer, and the CWA local union which represents me, postmarked during the fourteen (14) day period prior to each annual anniversary date or the termination date of the current or any subsequent collective bargaining agreement governing my employment.

Union membership dues and agency fees are not deductible as charitable contributions for Federal income tax purposes. Dues and agency fees, however, may be deductible in limited circumstances subject to various restrictions imposed by the Internal Revenue Code.

Effective Date

Signature of Employee

TITLE:	Loan Officer
REPORTS TO:	Office Manager/CEO
SUPERVISES:	N/A
PURPOSE:	Perform duties detailed in the Teller job description (not repeated here.) In addition, perform duties of Loan Officer as identified and in accordance with credit union loan policy and related regulations.

Specific Duties and Responsibilities:

- 1] Maintain an up-to-date and comprehensive knowledge regarding RSB Board-approved Loan Policy, RSB loan products or product specials, relevant lending rules and regulations, and loan-related data processing systems.
- 2] Loan Officer is a high member contact position. All contacts should be made in a courteous, professional and timely manner.
- 3] Process loan applications received in person, by mail or by facsimile. Assist members in completion of application if needed.
- 4] Review the loan application, obtain a credit report, proof of income, collateral valuation and other information necessary to properly underwrite the loan. Request clarification or additional information where uncertainties exist. Examples of these may be differences in debts on the credit report and application, explanation of how income is earned or explanation of collection/judgment items on a credit report
- 5] Compute debt to income ratio.
- 6] Approve or decline the loan application. Exceptions to RSB Loan Policy require Board approval.
- 7] Explain the reasons for credit denial and ensure that required adverse action is delivered.
- 8] Review the member financial circumstance (i.e., credit report, application, etc.) for opportunities to cross-sell other RSB products.
- 9] Prepare required loan documents and cause proceeds checks to be prepared. Meet with members to sign papers. Accurately record the loan in the data processing system.
- 10] Ensure that RSB collateral security interests are perfected. (i.e., titles are encumbered, mortgages are filed) Also ensure that adequate insurance covering collateral security is in place concurrent with closing.
- 11] Maintain an accurate loan application register that includes ALL approved and declined applications.
- 12] Sell the benefits of credit life, disability and GAP insurance.
- 13] Reconcile the loan application register to the system-generated new loan report and VISA statistical report of total credit outstanding on a monthly basis.

TITLE:	Teller/VISA Coordinator
REPORTS TO:	Office Manager/CEO
SUPERVISES:	N/A
PURPOSE:	Perform duties detailed in the Teller job description (not repeated here). In addition, coordinate and administer the VISA credit card program.

Specific Duties and Responsibilities:

- 1] Maintain an up-to-date and comprehensive knowledge on all credit union card products and programs.
- 2] Maintain a current supply of credit card program brochures, applications and other related documents.
- 3] Answer inquiries of members or other employees about the credit union credit card program in a courteous, efficient and timely manner.
- 4] Assist members in completing credit card applications, with lost or stolen cards, incidents or fraud, PIN requests and adding cards to an account. Collect fees where relevant.
- 5] Promptly forward credit card applications to the loan department for work-up and approval. Provide any prior VISA history to loan officers. Monthly, provide reports of cards scheduled for expiration (automatic renewals and non-renewals) to the loan department for underwriting.
- 6] Process approved credit card applications and approved renewals.
- 7] Maintain control over accounts in the program, such that all accounts conform to program parameters unless there is written authorization in-file for program variance from a direct report.
- 8] Accumulate member payments made on VISA credit card accounts from the prior business day and enter those payments on the CardNet payment processing system. Ensure that payments collected are posted to the proper credit card account.
- 9] Review fraud and exception reports daily for unusual activity. Investigate where necessary.
- 10] Distribute reports as follows:
 - (A) Office Manager - Delinquency reports (as generated by Vendor)
 - (B) CEO at month-end:
 - 1] Delinquency report
 - 2] Executive statistical report
 - 3] Interest rate profitability

TITLE:	Back Office Processing and Collections
REPORTS TO:	Office Manager/CEO
SUPERVISES:	N/A
PURPOSE:	Perform duties detailed in the Teller job description (not repeated here). In addition, provide clerical support for electronic (EFT, ACH, debit, etc.) and share draft transaction processing and perform basic loan collection duties.

Specific Duties and Responsibilities:

- 1] Maintain an up-to-date and comprehensive knowledge on electronic and share draft processing, including procedures and rights involved in returning items.
- 2] Process exceptions identified in daily processing of electronic and share draft items.
- 3] Obtain approval of direct report to waive any NSF or other fees.
- 4] Contact members where collection of funds is required. All contacts should be made in a courteous, professional and timely manner. Assist members in arranging for return of items where transactions are unauthorized or where there may be incidence of fraud.
- 5] Send system-generated notices of overdrafts and fees assessed to members on a timely basis.
- 6] Return items through the appropriate system on a timely basis. Action should be taken such that the credit union risk of loss is reduced or eliminated.
- 7] Respond to reports of potential fraud by third-party systems in place in such a manner as to reduce or eliminate the risk of loss to the credit union.
- 8] Increase individual positive debit card balances, where funds are verified as available. Decrease individual positive debit card balances, where intra-day issues arise and/or accounts have been closed.
- 9] Regularly download reports from the StarStation system to CD for storage, as these reports are purged from that system.
- 10] Be familiar with the various reports generated by the credit union data processing vendor (IntegraSys) and with third party processing vendors (Star, Certegy, etc).
- 11] Periodically assess card usage and, with direct reports, determine when inactive cards should be deleted.
- 12] Perform basic collection duties on past due system and VISA loans.
 - (a) Contact members to arrange for collection of past due amounts. All contacts should be made in a courteous, professional and timely manner.
 - (b) Determine reasons for past due behavior. Encourage members to maintain current payments to benefit their future borrowing and credit score.
 - (c) Maintain record of calls and conversations as a collection record.
 - (d) Refer difficult collection cases to direct reports for advice or assumption.
- 13] Process charged-off debt through the data processing system. Maintain files supporting debts recorded in the system.

TITLE:	Loan Support/IRA-CD's/Administrative Assistant
REPORTS TO:	Office Manager/CEO
SUPERVISES:	N/A
PURPOSE:	Perform duties detailed in the Teller job description (not repeated here). In addition, provide clerical support to loan department and administrative support to direct reports.

Specific Duties and Responsibilities:

- 1] Provide clerical support to the loan function by filing liens and satisfaction on collateral security.
- 2] Address notices of insurance lapses on collateral security. Contact members to secure commitments to obtain insurance. All contacts should be made in a courteous, professional and timely manner.
- 3] Follow-up to insure coverage is in place or consult with direct reports to determine if force-placed coverage is warranted.
- 4] Maintain an up-to-date and comprehensive knowledge regarding RSB certificates of deposit and IRA offerings, as well as general understanding of IRS rules related to IRA products offered by RSB.
- 5] Provides information about RSB IRA accounts, but do not provide investment advise to members. Examples of acceptable information would include IRA contribution limits, early withdrawal penalties, required minimum distributions and the benefits of traditional, Roth and Coverdell IRA's.
- 6] Open and close IRA accounts. Process the following.
 - (a) Account applications - CUNA.
 - (b) Withdrawal forms.
 - (c) Direct transfers, direct rollovers and Required Minimum Distributions (RMD).
 - (d) Recurring RMD's.
 - (e) IRA-related withholding of Federal income tax.
- 7] Enter all required information into the data processing system and maintain accurate, up-to-date documentation that complies with State and Federal rules and regulations.
- 8] Ensure that required reports are filed through CUNA accurately and on a timely basis.
- 9] Set up and process annual IRA's fee charges to member accounts.
- 10] Calculate and apply penalties on CD's for early withdrawal.
- 11] Process certificate dividend checks monthly.
- 12] File and process payments of credit disability payments with CUNA. Apply payments received to member accounts. Assist member with completion of claims.
- 13] Assist collection efforts by contacting members to encourage completion of claim forms.
- 14] Process live savings insurance claims.
- 15] Order cash from and return excess coin to Federal Reserve each week. Effort should be toward maintaining adequate cash without levels being unnecessarily high. Consult with direct reports when order amounts exceed normal levels.
- 16] Post credit life and disability refunds on paid off loans.
- 17] Pay member property taxes and homeowner's insurance where requested.
- 18] Provide administrative support to direct reports.

TITLE:	Teller
REPORTS TO:	Office Manager/CEO
SUPERVISES:	N/A
PURPOSE:	Perform transactions for members including, but not limited to, opening and closing accounts, and receiving and disbursing funds. This position required a high degree of accuracy and a working knowledge of credit union products and services.

Specific Duties and Responsibilities:

- 1] Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate, and efficient member transactions. Answer the telephone promptly when not waiting on a member.
- 2] Use appropriate means to verify the identity of members in person, on the telephone and by mail. Ensure that the member is entitled to conduct the transactions presented.
- 3] Examine the memo field on the member record to determine if there are any items to be addressed.
- 4] Receive checks and cash for deposit to accounts, verify amounts, examine checks for proper endorsement, determined appropriate check holds, and enter deposits into the data processing system.
- 5] Receive payments on loans. Process payments, as appropriate, to the data processing system, as a VISA credit card payment, to the miscellaneous uncollected debt system, or general ledger.
- 6] Cash checks, process withdrawals and issue cash advances; pay out funds after verification of signatures and balances and any other specific requirements.
- 7] Open and close share, share draft and share certificate accounts.
- 8] Issue money orders, traveler's checks, gift cards, and other similar products. Research accounts, process stop payment requests, assist with on-line services (home banking, check orders, etc.), provide statement copies and other similar services. Collect fees where relevant.
- 9] Obtain member signature on receipt and provide member with a receipt copy of each transaction.
- 10] Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by tellers. Maintain an up-to-date and comprehensive knowledge on all teller-related policies and procedures, and rules and regulations, including robbery procedures.
- 11] Promote, explain, and cross-sell other credit union services such as consumer and mortgage loans, IRA's, CD's, debit and credit cards, on-line banking, etc.
- 12] Maintain control over access to the data processing system through the teller-specific sign-on, and maintain control over cash drawer balances by locking teller station drawers when away from the station. Count and verify fund transfers to and from the vault.
- 13] Balance cash drawer at the end of each day to the data processing system. Intra-day balancing is encouraged. Research and resolve any discrepancies. Report any discrepancies to the supervisor. Process unresolved exceptions as cash over/short.
- 14] Ensure that the teller station is properly stocked with forms and supplies. The teller station should be clean and orderly and free of items not provided or approved by the credit union.
- 15] Attend and successfully complete identified training necessary to maintain and enhance required skills.
- 16] Use care with credit union equipment. Report malfunctions to the supervisor.
- 17] Perform other routine teller duties as may be required as due to addition of products and services or other general office duties. These may include such things as routing and processing mail, performing internal research or other duties not requiring specific skills identified in other job descriptions.

TITLE:	Office Manager
REPORTS TO:	President/CEO
SUPERVISES:	Office Staff
PURPOSE:	Responsible for assisting the credit union President/CEO in the overall management of the credit union.

Duties and Responsibilities:

- 1] Direct and supervise the operational management of the credit union employees on a day-to-day basis.
- 2] Assist in the selection of quality applicants for vacancies, ensuring that the credit union is adequately staffed with competent employees.
- 3] Maintain a highly motivated, well-trained staff.
- 4] Assist in the development and the on-going maintenance of an internet web-site.
- 5] Develop, implement and maintain operational procedures to maximize efficiency and quality of work and to provide consistent quality service to members.
- 6] Assist in the continuing development of field of membership.
- 7] Review and assist in the development of strategic plans in relation to the overall goals as determined by the Board of Directors.
- 8] Work with the NCUA examiner to ensure compliance with NCUA rules and regulations.
- 9] Oversee the credit insurance plan of the credit union.
- 10] Prepare the monthly financial reports for the credit union.
- 11] Prepare subsidiary ledger accounts for prepaid and accrued expenses.
- 12] Assume all responsibilities of the credit union's President/CEO in his/her absence.
- 13] In addition, the new office manager will not have the ability to hire, fire or effectively discipline hourly employees, and will retain the ability under "regular procedure" to file a grievance through the union if so needed.