



## FULL-TIME EMPLOYEE BENEFITS AT RELIANT FEDERAL CREDIT UNION

Here at Reliant we are careful, realistic and sincere about the benefits we offer our employees. The benefits are in place to provide a work life balance that meets the family needs along with the credit unions. This is a small representation of the benefits Reliant offers full-time employees.

### MEDICAL INSURANCE

Full-time employees are eligible for medical insurance on the 1<sup>st</sup> of the month after 59 days of employment. Employees at the credit union have the option to choose between 5 insurance packages with deductibles ranging from \$750 to \$2,750. The credit union pays 80% of the premium for the employee and their dependent. Reliant will cover up to 80% of Plan 3 depending on coverage, this gives employees three plans that are at no cost to them.

### DENTAL AND VISION INSURANCE

Dental and vision insurance are available to employees as well. The employee can elect coverage for them and their dependents. The credit Union covers 80% of the premiums.

### FLEXIBLE SAVINGS ACCOUNT (FSA)

Allowing employees to elect to set aside funds to pay for health and/or dependent care on a before tax basis.

### GROUP LIFE INSURANCE

The Credit Union pays 100% of the premium for group life insurance up to 2X the employee's annual salary.

### SHORT TERM AND LONG TERM DISABILITY

The Credit Union pays 100% of the premiums for short and long term disability policy.

### 401K RETIREMENT PLAN

The Credit Union offers a traditional 401k deferred compensation plan to all employees who are 20 years of age after six months of employment. The credit union will match up to 6%.

### PAID TIME OFF

Employees of the Credit Union enjoy 11 ½ paid holidays a year. They earn up to 8 hours of sick time a month. Employees earn vacation time with each pay period and it is available to use right away in half day increments.

### COMMUNITY SERVICE INVOLVEMENT

Reliant Federal Credit Union recognizes the need for volunteers to support schools, communities, citizens, and non-profits organizations. We offer our employees paid time off up to 3 days per year.



## FULL-TIME EMPLOYEE BENEFITS AT RELIANT FEDERAL CREDIT UNION cont..

### EMPLOYEE LOAN DISCOUNTS

Employees of Reliant Federal Credit Union are eligible for discounts on select loan types/products.

- \* Clothing Loan – Maximum amount of \$500. Rate is 0%.
- \* Computer Loans – Maximum amount of \$1,500. Rate is 0%.
- \* Auto/Other Vehicle/RV fixed rate loans - 1% below qualified rate. Floor set at .99%
- \* Waived 1% mortgage loan origination fee on new and refinanced mortgages.

### EDUCATIONAL SCHOLARSHIPS

Educational scholarships are available. Employees can submit an application for scholarship funds to use toward courses and books that relate to their current position or position they could potentially hold in the future.