

What Makes Vibrant Mojo Surprisingly Different

Save the Community Day: We believe so strongly in making our communities vibrant that we provide 8 hours of "volunteer time off" annually to employees. This could happen in a single day, or be broken up into smaller commitments over time. The only rule is that the time must be volunteered to a 501(c)(3) organization.

The Vibrant Cares Campaign: Vibrant Credit Union has long held an interest in giving back to the - local communities in which we serve.. The philanthropic spirit is simply a part of our DNA. We take great pride and pleasure in helping improve the lives of people in the communities we're involved in. The Vibrant Cares Campaign provides our employees an opportunity to select from up to three local and three national charities to provide contributions. Employees can opt to make regular bi-weekly paycheck deductions or to provide a one time annual donation.

Motivational Moments: Most employees start their days with a cup of coffee—ours start with line dancing. We think happy employees make for happy members, so each of our locations kicks off the day with a Motivational Moment. These 15-minute company meetings can be anything from musical chairs to a paper airplane contest; the only rule is everybody must participate and nobody is allowed to talk shop. Seriously—no business talk. Nothing ruins a perfectly good morning sing-along like the word "deadline."

Jeans Day is Everyday! We firmly believe that you don't need to be in a three piece suit to provide sound financial service and advice to members. Thus, staff have the option to dress professionally or in business casual attire 6 days a week, Monday through Saturday and are encouraged to "dress for their day".

T-Shirts and Tennis Shoes: At Vibrant, we celebrate Fridays with our "Casual for a Cause" program. Team members may elect to contribute \$5 per month for the opportunity to couple a Vibrant T-Shirt and Tennis Shoes. These contributions are then distributed to our monthly charity or initiative of the month.

24 Hour Gym: To best provide our employees the opportunity to be happy and healthy, we provide a 24-hour gym at our corporate center. Healthy employees tend to be happier and more productive employees. We know that sometimes everyone needs a little motivation to get the ball rolling, so we brought the gym to the workplace. We provide gym memberships to staff members at branch locations in other communities to ensure that they have the opportunity to invest in their health as well.

Monthly Theme Days: To ensure that we're living our mission of providing a surprisingly different banking experience, Vibrant facilitates a monthly theme day. The branch and Corporate team that demonstrates the most outstanding theme is frequently treated to

a catered lunch. Don't be surprised if you stop by a branch and are greeted by a Pirate...that's just us proving that banking doesn't have to be boring!

Culture Club: Culture Club is a critical component of our culture and as such we want to create an environment that fosters strong team dynamics. The Vibrant Culture Club works to ensure that staff members have a monthly opportunity to connect socially with their teammates outside of their work environment. These events include complimentary tickets for team members and their family members to local pumpkin patches, baseball games, zoos, drive in movie theaters, and so much more!

Strengths Based Culture: Vibrant maintains a workplace environment that focuses on each employee's strengths. Every new employee completes Gallup's Strengths Finder Assessment and their results are shared openly with the organization. Managers then receive training to ensure they understand their team's individual talents at a deep level to ensure they have an opportunity to apply their strengths to their work on a regular basis.

Education Reimbursement: Vibrant Credit Union provides financial support to eligible employees who participate in externally sponsored educational courses, which meet certain criteria. Such support is intended to enhance employees' professional development and their skills and knowledge related to our business.

Give your Mojo A Break: Vibrant Credit Union recognizes that employees need time for rest, relaxation, and other personal and family needs. Our comprehensive time-off plan allows employees to take time to enjoy activities and interests outside of work that support their well-being. Benefits include: paid time off (PTO), paid holidays, bereavement leave, and jury duty leave.

Keep Your Mojo Healthy!

Medical Insurance

Vibrant Credit Union offers medical insurance coverage through Blue Cross Blue Shield of Illinois with multiple plan options that offer comprehensive coverage and provider network choices as well as out-of-pocket maximums to provide financial protection from expensive medical bills due to an illness or injury. Employees share in the cost of coverage through pre-tax contributions and coverage is available for the employee, spouse, and/or dependent children.

Plan Options Include:

- High-deductible PPO with Health Savings Account (HSA)
- Traditional PPO

Plan Option	Coverage Type	Per Paycheck (26)
HSA	Employee Only	\$48.58
	Employee + Spouse	\$99.05
	Employee + Child(ren)	\$99.68
	Family	\$90.15
PPO	Employee Only	\$63.03
	Employee + Spouse	\$123.22
	Employee + Child(ren)	\$122.73
	Family	\$182.92

Benefit Provision	HSA	PPO
Network	PPO	PPO
Primary Care Physician	Not Required	Not Required

<i>Referral to Specialist</i>	<i>Not Required</i>	<i>Not Required</i>
Individual Deductible	\$2,500 In Network / Out Net	\$1,000 In Network / \$2,000 Out Net
Family Deductible	\$5,000 In Network / Out Net	\$3,000 In Network / \$6,000 Out Net
Coinsurance	100% In Network / 80% Out Net	90% In Network / 70% Out Net
<i>Individual Out of Pocket (OOP) Maximum</i>	<i>\$2,500 In Network / \$5,000 Out Network</i>	<i>\$2,000 In Network / \$4,000 Out Network</i>
<i>Family Out of Pocket (OOP) Max</i>	<i>\$5,000 In Network / \$10,000 Out Net</i>	<i>3x Individual</i>
Office Visit – Wellness	Free	Free
Office Visit – PCP / Specialist	100% / 80% after deductible	\$20 / \$40 copay
Emergency Room	100% / 100% after deductible	\$150 copay
Inpatient Hospital	100% / 80% after deductible	90% / 70% after deductible
Rx Card <i>*In network PPO Benefits have a Preferred & Non-Preferred Copay amount. Preferred copay is shown.</i>	100% after deductible	Generic Form: \$0 / \$5 Generic Non-Form: \$10 / \$15 Brand Form: \$50 / \$60 Brand Non-Form: \$100 / \$110 Form Specialty: \$150 / 50% Speciality Non-Form: \$250/ 50%
Rx Out of Pocket Maximum	n/a	n/a
Vibrant Credit Union Annual HSA Funding	EE Only: \$1,500 EE + Dependents: \$3,000	n/a

Dental Insurance

Vibrant Credit Union offers dental insurance coverage through Principal. Coverage includes preventive and diagnostic care, basic and major restorative care, orthodontia (child), and a maximum accumulation carryover feature. Employees share in the cost of coverage through

pre-tax contributions. Employees may elect dental coverage independently of medical insurance with coverage available to the employee, spouse, and/or dependent children.

Vision Insurance

Vibrant Credit Union offers vision insurance coverage through Principal, who utilizes the Vision Service Provider (VSP) network. Employees may elect vision coverage independently of medical insurance. This plan is designed to encourage the best care at the lowest out-of-pocket cost and provides benefits toward the cost of an annual eye exam, lenses, and frames or contacts. Employees share in the cost of coverage through pre-tax contributions and coverage is available for the employee, spouse, and/or dependent children.

Flexible Spending Account (FSA) Plan

Vibrant offers two additional voluntary opportunities for employees to pay for select out of pocket expenses with pre-tax dollars, including both Medical Expenses and Dependent Care.

FSA - Medical

Through the Medical Reimbursement Program, employees can set aside a portion of their regular income from each paycheck (up to \$2,700) before payroll taxes are taken out to pay for eligible health care expenses for themselves and eligible dependents, such as: medical, dental or vision deductibles, copays and coinsurance.

- Prescribed drugs
- Eyeglasses, contact lenses and contact lens supplies
- Orthodontia
- Prescribed over-the-counter drugs
- Medical supplies such as crutches, ice pack, hearing aids, insulin supplies, etc.
- Laser eye surgery
- And much more!

FSA - Dependent Care

This benefit allows employees to pay for eligible dependent care expenses (up to \$5,000) with pre-tax dollars, including nursery, daycare, or home care expenses for dependent children under the age of 13, as well as expenses for a dependent disabled child regardless of age. Additionally, benefits through this plan are also

available to employees who provide at least 51% of the support for a disabled spouse or parent.

Employee Assistance Program

The Employee Assistance Program (EAP) is a free and confidential counseling service to help resolve personal issues. Through this program, experienced, licensed mental health professionals (including psychologists, clinical social workers and marriage, family and child counselors) are available to help with:

- Marital, family or relationship problems
- Stress, anxiety or depression
- Adolescent behavior problems
- Alcoholism or drug dependency
- Conflicts at work or at home (occupational issues, balancing work and life, etc.)
- Eating disorders
- Stress from financial or legal difficulties

The EAP has trained specialists on staff 24-hours a day, seven days a week. Assistance sought is held in the strictest of confidence; the employee's right to privacy is one of the most crucial aspects of this program. The cost of initial assessments and short-term counseling is covered by the Credit Union. Continued treatment or additional services are at the expense of the employee or family member, but may be covered by health insurance plans.

Keep Your Mojo Safe

401(K) Retirement Plan

Vibrant Credit Union's 401(k) plan is a great way to save for retirement! Eligible employees are allowed to make pre-tax and/or post-tax contributions of your eligible pay by electing the percentage of pay per pay period, up to the IRS maximum limit each year.

Vibrant Credit Union matches your contributions dollar for dollar up to 6% of eligible pay. Employees are 100% vested in the contributions they choose to defer. Employees are fully vested in Credit Union contributions after being employed for five (5) or more years.

Basic Life/AD&D Insurance

Vibrant Credit Union provides eligible employees and their eligible dependents Group Life Insurance coverage at **NO COST!** This coverage also includes an Accidental Death & Dismemberment (AD&D) rider. The benefit value is:

- Employee: 2x annual salary up to \$350,000 max
- Spouse: Flat \$10,000
- Child(ren): Flat \$5,000

Beneficiaries are appointed by the employee and can be changed at any time.

Voluntary Life Insurance

Employees can add supplemental life insurance coverage for themselves and/or their eligible dependents; creating the combination that is right for them and their family. Employees pay the entire cost of any supplemental coverage in post-tax dollars. Cost is based on age and election amount.

- Employee: \$10,000 increments up to \$500,000
- Spouse: 50% of employee amount up to a max of \$150,000
- Child(ren): \$1,000 - \$10,000 in increments of \$1,000

Disability Insurance

Vibrant Credit Union provides eligible employees with protection against loss of income due to illness or injury with Short Term Disability (STD) and Long Term Disability (LTD) Insurance at **NO COST** to the employee.

Short Term Disability (STD)

- Taxable benefit is 66 2/3 % of weekly earnings, up to a maximum of \$2,000 per week for approved STD leave
- Benefit begins on the 15th day for an accident or illness
- Benefit can last up to 11 weeks

Long Term Disability (LTD)

- After STD benefits are exhausted, you may be eligible for LTD
- Taxable benefit is 66 2/3 % of monthly earnings to maximum of \$8,000 for exempt employees and \$6,000 for non-exempt employees for an approved disability
- Benefits can last up to your Social Security Retirement Age (SSNRA)

Eligibility for all of the benefits is based on position, average hours and years of service with Vibrant. This list of offerings illustrates benefit eligibility for employees generally and is not personalized for you specifically. Inclusion of a benefit offering on this list does not guarantee eligibility for that benefit.

Vibrant Credit Union is an EEO Employer.