

66 FEDERAL CREDIT UNION AND DIVISIONS

a **better** way to **work**



A Better Way to Bank



join us

“When it comes to personal attention, high-quality service and convenience, our Credit Union employees continue to outpace other service providers in the financial marketplace. They are the reason our members continue to look to the Credit Union with respect and confidence.”

KELLY DIVEN

President, CEO

PROJECT TEAM IMPACT

Employees of 66FCU are an essential part of our success. We recognize that we can only accomplish our progressive growth strategies with the engagement and input of our employees. So, we have embraced a project management model that relies heavily on a project team structure where employees from all branches and departments have the opportunity to provide input and have

impact on the determination and deployment of strategic initiatives. Since the inception of project teams in the fall of 2007, we have involved 70% of all employees in this model.

MEDICAL, DENTAL, PRESCRIPTION, VISION

The Credit Union's health insurance benefits through the national network of Blue Cross and Blue Shield of Oklahoma cover medical, dental, vision and prescription charges. Eligibility occurs on the first of the month following 30 days of employment. Employees may elect employee only, employee plus spouse, employee plus children or family coverage. The Credit Union pays 80% of the premium regardless of the level of coverage requested. The plan benefits include a \$25 regular doctor's office co-pay and a \$500 deductible. Prescription co-pays begin at \$10. Retail and mail order are available. Preventive care and well visits are paid at 100%.

PAID GROUP LIFE

The Credit Union provides a \$50,000 life insurance policy for employees, effective the first of the month following 30 days of employment. All life insurance programs provided are considered term life policies.

SUPPLEMENTAL LIFE

Additional life insurance may be purchased through the group plan. The rates are competitive and are payroll deducted. Employees may choose 1-5 times their annual base salary. Participation is subject to underwriting.

DEPENDENT LIFE

Dependent life insurance may be purchased up to \$150,000 for the spouse and up to \$10,000 for dependents. Each dependent may not exceed the employee's coverage amount.

MATCHING 401K PLAN

The Credit Union offers a robust matching 401k plan whereby the employee can receive an 8% match for placing 2% of their pay into the account. Employees are eligible to contribute after being employed for one year, assuming they meet other eligibility requirements. New employees may rollover funds from a previous 401k plan immediately upon employment, though additional funds cannot be added until they become eligible in the plan.

ANNUAL BONUS

Our annual bonus or Incentive Compensation Plan (ICP) rewards employees with up to 8% of their annual salary. Two factors are considered as part of the plan: how well the Credit Union performed as an organization and how well each individual employee performed.

FINANCIAL COUNSELING

Credit Union employees have free access to professional financial counseling, education, credit report review, money management and debt management services.



LONG-TERM DISABILITY COVERAGE

Medical hardship can be financially devastating; therefore the Credit Union offers long-term disability insurance which pays in the event that an employee is off work for more than 90 days due to a medical disability. The benefit is equivalent to two-thirds of the base salary on the last day worked. The Credit Union pays 75% of the premium.

WELLNESS PROGRAM

The Credit Union provides up to \$600 per year for the reimbursement of expenses related to wellness initiatives including, but not limited to, fitness center reimbursement, weight management plans and healthy living education. Spouses may receive \$300 of the benefit.

FITNESS CENTER

The main location of the Credit Union offers an on-site fitness center open to employees to enjoy exercise equipment during the workday and after hours.

VACATION

Two weeks of vacation pay benefits are awarded to full-time employees on their one-year anniversary. Up to one week of vacation may be borrowed after completing six months of employment. The employee's first year is the only year when vacation is awarded on the anniversary date; every year after that, vacation is awarded on January 1.

HOLIDAYS

Ten paid holidays, including two floating holidays, are provided. New employees are eligible for all holiday pay, including floating holidays, immediately upon employment.

SICK LEAVE

Sick leave benefits provide for income in times when a person is unable to work because of their own sickness or because of the sickness of an immediate family member. The amount of time available is based upon years of service.

BEREAVEMENT LEAVE

An employee has paid time available to cover for absences in the event of a death in the family.

FAMILY MEDICAL LEAVE

Family Medical Leave covers employees with at least one year of service and working at least 1,250 hours in the year.

BUSINESS CASUAL

The Credit Union works hard to create a professional atmosphere for both our employees and our members. Depending upon the area of responsibility, employees may wear business casual attire either on Fridays or every day of the week where our work atmosphere is more relaxed.

TRAINING

The purpose of training is to provide team members with the tools to improve knowledge and skills, motivation to succeed, opportunities for advancement, quality and productivity, and a sense of competence and pride in job performance. By applying

this philosophy, the Credit Union provides superior training experiences and resources.

EDUCATION ASSISTANCE

The Credit Union reimburses up to \$1,500 per calendar year for ongoing education.

EMPLOYEE ASSISTANCE PROGRAM

The EAP program provides free, confidential counseling sessions to employees and their immediate family. The program is paid for by the Credit Union and allows employees up to three counseling sessions per incident at no charge.

OTHER BENEFITS

Excused Leave, Flexible Spending Account Program, Disaster Service Volunteer Leave, Monthly Incentives, On-Site Dry Cleaning, Mom's Room, Parents' Resource Library, Wellness Fair with Health Screening, Lunch and Learns, Flu Shots, Free Immunizations, Blood Pressure Readers, Community Involvement and Part-Time Staff Benefits.



Our employees provide outstanding service by delivering on our Service Promises:

Treat you with the highest standards of **RESPECT** and **PROFESSIONALISM**.

Be **ACCURATE** and **ENSURE THE SECURITY** of your financial information.

MAKE IT EASY for you to do business with us.

IDENTIFY your needs and suggest a solution that will **IMPROVE** your financial life.

RESPOND to your requests in a timely manner.

SHOW YOU APPRECIATION for allowing us to **SERVE** you.



Member for life.

66 Federal Credit Union invites you to experience a lifetime of the credit union difference. No matter where you are in life, we'll be there with you. Call or come by to find out how we can help as you plan for the future.

Checking & Savings Accounts

Auto & Home Loans

Free Online & Mobile Banking

Free Online Bill Pay

Debit Cards with CURewards™

Credit Cards with CURewards™



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