

Central Bancompany's Benefits Summary

An Equal Employment Opportunity/Affirmative Action Employer M/F/Vet/Disabled
We support a drug free workplace.

- **Comprehensive Medical, Prescription, Dental, Vision, & Health Savings Account (HSA) Coverage Options**

Full-time employees are eligible to participate in the health plans effective the first of the month following the date of hire.

- **Paid Time Off (PTO)**

Central Bancompany provides Paid Time Off based on the following service schedule.

Full-Time Employees:

<u>Service Period</u>	<u>Paid Time Off Accrual</u>
Fewer than 3 years	18 days (144 hours) per year
3 - 5 years	20 days (160 hours) per year
5 -10 years	22 days (176 hours) per year
10 - 20 years	25 days (200 hours) per year
20+ years	27 days (216 hours) per year

**Election as a Vice President or above is recognized with 25 days (200 hours) per year.

Part-Time Employees: Accrue Paid Time Off on a pro-rated basis, based on hours worked each pay period, not to exceed 12 days (96 hours) per year.

Paid Time Off Carryover: Paid Time Off carryover is a maximum of 5 days (40 hours) per year.

- **Holidays**

Central Bancompany observes the Federal Reserve holiday schedule.

☼ New Year's Day	☼ Memorial Day	☼ Veteran's Day
☼ Martin Luther King Jr. Day	☼ Independence Day	☼ Thanksgiving
☼ President's Day	☼ Labor Day	☼ Christmas Day
	☼ Columbus Day	

- **401(k) Savings Plan**

Full-time & part-time employees can make contributions to the Central Bancompany Tax Reduction Thrift 401(k) Plan starting on the first of the month following date of hire, or coinciding with your date of hire if hired on the 1st of the month, and if you are 18 years of age or older. Central Bancompany has options for pre-tax, after-tax, and Roth contributions.

Central Bancompany offers an employer match contribution and an employer non-elective contribution (NEC). The match contribution will match 50% up to the first 6% of the employee pre-tax and/or Roth contributions. The NEC is an additional 4% pre-tax contribution for all eligible employees, whether the employee contributes to the plan or not.

Central Bancompany has an automatic enrollment process that will automatically enroll eligible employees at a 3% pre-tax contribution rate into the T. Rowe Price Targeted Retirement Date Fund.

All employee contributions are automatically 100% vested. The employer match contribution and NEC are both vested on a pro-rated basis based on the schedule below.

<u>Years of Employment</u>	<u>Vested Percentage</u>
Less than 1 Year	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

IRS limits on annual deferrals apply and contributions to this plan, when combined with other plans may not exceed IRS limits.

- **Additional Benefits**

For more details about Employee Life Insurance, Supplemental Insurance, Flexible Spending Accounts, Employee Assistance Program, Tuition Reimbursement other benefits, please contact the Human Resources Department.