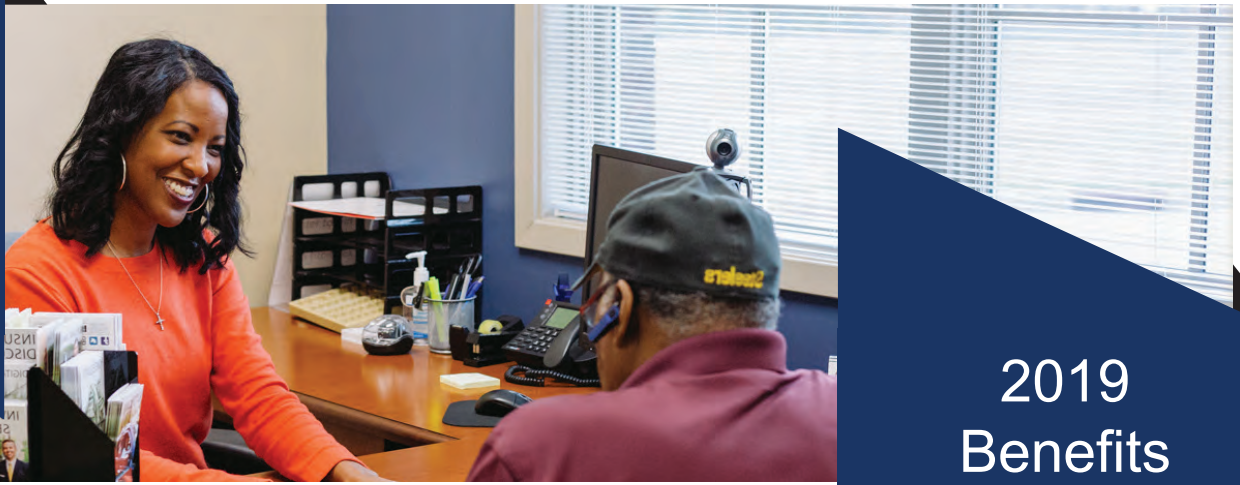




**FAMILY
TRUST**

Federal Credit Union



2019 Benefits At A Glance...

*Here is a sneak peek
at the benefits that
await you here at
Family Trust...*

Medical

We offer three health plans to all regular full-time employees and their dependents. We even cover the cost of the entire premium for the employee only HDHP plan!

Dental

We offer two dental plans for all regular full-time employees and their dependents. We even cover the cost of the entire premium for the employee only Base plan!

Vision

We offer two vision plans for all regular full-time employees and their dependent. We even cover the cost of the entire premium for the employee only Base plan!

401(k)

We match your contribution dollar per dollar up to 3% of your salary and then \$0.50 per dollar on the next 2%. Company match is 100% vested as soon as contributions begin!

Paid Time Off

Family Trust combines vacation and sick pay into a single program providing employees with flexible paid time off from work. Other examples include time off for your Birthday and to Volunteer in the community.

Life Insurance

All regular full-time employees are eligible for Basic Life and Accidental Death and Dismemberment Insurance at no cost!





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2019 Benefits At A Glance continued...

Short-Term Disability

Protection is provided to all regular full-time employees at no cost! This coverage continues 50% of your monthly base earnings up to \$ 5,000.

Long-Term Disability

Protection is provided to employees at no cost! This benefit replaces 60% of your monthly base earnings up to \$ 6,000.

Flexible Spending

A Health Care FSA lets you set aside money from your paycheck on a pre-tax basis to pay for eligible out-of-pocket expenses such as medical, dental, vision and even dependent care.

Health Savings Account

Set aside money on a pre-tax basis to pay for eligible out-of-pocket expenses such as medical, dental, and vision.¹

Holidays

Family Trust provides its employees nine (9) paid holidays that generally follow the Federal Reserve Holiday Schedule.

Employee Assistance Program

In addition to our Well-Being program, the EAP offers assistance with personal issues, planning for life events, legal support and more!

