



***Employee Guidebook***

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## **WELCOME**

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## **DISCLAIMER**

This guidebook is intended to serve as a general overview of BankNewport's employment related policies and procedures and may be amended, deleted, or edited without prior notice.

None of our policies or procedures is a contractual obligation. The Bank reserves the right to modify or discontinue any policy at any time for any reason it considers to be sufficient.

While we hope that you have a long and satisfying career at BankNewport, we recognize that the employment relationship is "at will" and may be ended by you or the Bank at any time, with or without notice, with or without reason.

## **PRESIDENT'S MESSAGE**

On behalf of the Directors, Officers and staff of BankNewport, I am delighted to welcome you to our corporate family.


BankNewport has a proud tradition of outstanding service and leadership and as a member of our team; you will have an important role in delivering the highest quality banking services to our many customers who depend on us for financial assistance. Whether you work on the front line or behind the scenes, your job is vital to our success.

As a newcomer to BankNewport, you will probably have many questions about our practices and procedures. Do not hesitate to discuss such questions with your manager or supervisor. They are eager and available to help you get acquainted. Because good employee communications is very important to me, I maintain an "open door philosophy" should you have any issues that you wish to discuss with me.

In addition, I urge you to read this booklet carefully and to retain it as a reference for the future. It summarizes many of the policies and practices by which we live while at work, as well as the benefits and services available to you during your employment.

I hope you will find your experience with BankNewport truly enjoyable and worthwhile.

Sincerely,

A handwritten signature in black ink that reads "Tom Kelly". The signature is written in a cursive, flowing style.

Thomas W. Kelly  
President

## **HISTORY**

The Savings Bank of Newport, as it was known at the time, opened for business on August 21, 1819. Located in a private home at 2 Pelham Street, Newport, RI. The Savings Bank of Newport was a new type of financial institution--a Rhode Island mutual savings bank. The Bank's purpose was to provide safekeeping for small savings accounts; a service not offered by the private merchant banks of the day. The Savings Bank of Newport gave average citizens a safe repository for their money and an opportunity to earn interest.

For nearly 150 years the bank grew and prospered. However, as a mutual savings bank it was unable to offer checking accounts and other services of benefit to its customers. In 1967 the bank received a state charter to establish a commercial bank. The Newport County Trust Company (a wholly owned subsidiary of the Savings Bank of Newport) opened its doors on September 5, 1967, offering full-service banking to the residents of Newport County. The two organizations were later consolidated and in 1987 the name of the bank was changed to Bank of Newport.

In July 1999 the Bank acquired Braman & White Insurance Company, which is now OceanPoint Insurance Agency. Shortly thereafter, the bank sought to increase its commitment to the insurance business with the further expansion in January 2002 by acquiring Meredith & Clarke Insurance Agency, Jamestown, RI. In 2005 the bank acquired two additional insurance agencies, Smith Mack & Associates, Warwick, RI, and Narragansett Underwriting Group, Barrington, RI.

In February 2004, the bank's name was shortened to BankNewport and a mutual holding company was also formed, OceanPoint Financial Partners, MHC.

Presently, BankNewport has 12 branch locations throughout Newport and Bristol Counties, and a rapidly expanding Direct Banking Center. Mortgage Origination and Commercial Lending offices are also located in other Rhode Island communities and Southeastern Massachusetts.

Today, BankNewport remains an independent, community-based bank and takes pride in a long history and service to the people.

## **MISSION STATEMENT**

BankNewport's Mission is to serve the residents and businesses of our communities by maintaining a secure, profitable and personable financial institution committed to helping customers meet their financial goals and to promoting community re-investment.

## **CODE OF CONDUCT**

Integrity is our most valuable asset. This is manifested by the conduct of each Employee, Director and Officer. Accordingly, each shall act in conformity with the following:

1. Be a loyal advocate of the Bank; support its mission, its traditions, and this Code.
2. Keep in confidence all information entrusted to you and derived from your relationship with the Bank.
3. Fully and promptly disclose any conflicts or dualities of interest, existing, potential or otherwise.
4. Maintain the highest standards of honesty and integrity in the performance of your duties for and dealings and relationships with the Bank.

Every employee will be required to sign a statement that he or she has read the Code of Conduct and understands its provisions and agrees to abide by them. Employees will also be required to provide an annual acknowledgment.



## **PRIVACY PRINCIPLES**

BankNewport is proud of the reputation for trust and confidence that its employees have earned through the years. Due to the very personal nature of banking business, all transactions must be handled in a completely confidential manner. You must hold in strict confidence and must never discuss customers' affairs or the affairs of the Bank with fellow employees, with other customers, or outside of the Bank. It is a serious breach of ethics, as well as a violation of the trust our customers place in the Bank, to disclose any information concerning confidential business.

Likewise, reports and papers of a confidential nature should never be left unattended on desktops. All checks, cash, or other negotiable instruments received should be credited to the proper account immediately or locked in a secure location.

In keeping with the principle of confidentiality, any written or verbal request for information that you may receive about a current, retired, or terminated employee must be referred to the Human Resource Department.

Every employee is required to sign a statement that he or she has read the Privacy Principles, an Addendum to the Code of Conduct, and understands its provisions and agrees to abide by them. Employees are also required to provide an annual acknowledgment.

## **EMPLOYMENT PRACTICES**

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## **AFFIRMATIVE ACTION POLICY**

It is the continuing policy of BankNewport to provide equal employment opportunities to all qualified applicants and employees without regard to race, color, religion, sex, sexual orientation, age, or national origin and to affirmatively seek to advance the principles of equal employment opportunity. The Bank will take affirmative action to insure that applicants and employees are not discriminated against because of their race, color, religion, age, sex, sexual orientation, national origin, or disability.

This Affirmative Action Policy extends to all aspects of the employment relationship including compensation, benefits, promotions, job assignments, and discipline.

Employees, upon request to the Human Resources Manager, may review the Bank's affirmative action policies and procedures. The Manager of Human Resources is the Bank's Equal Employment Opportunity Officer and is responsible for directing and implementing the Bank's Affirmative Action Program.

## **DEFINITION OF TERMS**

Employee: Any person on the payroll of BankNewport and its Partnerships.

Regular Full-Time Employee: A person who has a regular job assignment of a standard 40-hour workweek, 8 hours a day, and who is entitled to participate in all benefits.

Regular Part-Time Employee: A person who works less than the standard 40-hour week on a year-round basis and is paid on an hourly basis. Those employees who work at least a minimum 20-hour week are entitled to participate in certain benefits on a limited basis.

Prime Time Teller: A person who works less than 20 hours per week, receives no paid holidays, vacation time, sick time or benefits.

Temporary Employee: Usually a person who has been hired through a temporary agency for a short period of time, generally not more than six (6) months. Summer employees are considered temporary and are not entitled to participate in benefit programs.

Supervisor: A person in charge of a section within a department or major functional area of the Bank. Supervisors have administrative responsibility for other employees.

Officer: An employee who has been elected by the Board of Directors of the Bank to serve as an official of the Bank.

Employment at Will: Employment is for no definite period and may be terminated at the will of either the company or the employee.

Introductory Period: The first ninety (90) calendar days of employment.

## **DRESS CODE GUIDELINES**

Employee appearance conveys a message to both customers and co-workers about the professionalism of BankNewport's organization. A neat and business-like appearance is expected, regardless of the employee's work location. Employees must maintain appropriate standards of personal dress and hygiene to present a business-like appearance at all times during working hours.

### **Business Casual**

Employees may choose to wear business casual attire in addition to traditional business attire. Business casual attire is defined as clothing that is professional in style yet is more relaxed than typical business wear. Because the clothing worn by employees reflects on both the individual and BankNewport, attire must present a professional image at all times. Employees should consider the day's activities and business commitments when determining what to wear.

BankNewport's managers are responsible for maintaining professional appearance standards in their areas. Employees should contact their supervisor or the Human Resources Department if they have any questions. Piercings are limited to the ears. Facial jewelry (nose, lip, tongue, eyebrow, cheek and excessive ear piercing) is not allowed. Tattoos on face, neck and arms and any tattoos of inappropriate nature must be covered. Any employee whose personal appearance is considered unacceptable will be sent home without pay to obtain clothing that meets BankNewport's dress code. If the problem is not corrected, as specified, disciplinary action will occur, up to and including termination.

### **Business Casual Dress Guidelines**

The charts below should be used as a guide in determining appropriate business casual attire. Examples of acceptable and unacceptable attire include but are not limited to:

<b>Acceptable</b>	<b>Not Acceptable</b>
Blazers/Sport Coats	Any soiled or frayed clothing
Sweaters/Cardigans	Halter Tops/Tank Tops/T-Shirts
Casual Pants (e.g., khakis, chinos)	Leggings/Stirrup Pants
Casual Skirts/Casual Dresses	Cutoffs/Shorts/Mini Skirts/Skorts
BankNewport Logo Attire (PrideWear)	Denim/Jeans – any color
Corduroys or dress slacks	Spandex Pants/Shorts or Tops
Flat Shoes/Loafer/Dress Boots/Leather Sandals	Work or Hiking Boots/Sneakers/Running Shoes
Hosiery/Socks	Unnatural hair color such as green, purple, pink or blue.
Oxford Shirts/Polo Shirts/Golf Shirts	Dress Shorts/Sun Dresses
Short-Sleeved Blouses/Dress Shirts	Sweat Pants/Sweat Shirts
Sleeveless Shirts/Dresses only if covered by a blazer or sweater	Sleeveless Shirts/Dresses without appropriate sweater or blazer
Visible piercing limited to ears	Tattoos on the neck, face and arms and any tattoos of inappropriate nature
	Excessive ear piercing
	Facial jewelry of any kind
	Distracting, tight or revealing clothing (no bare midriffs)
	Tops with inappropriate sayings or logos
	Flip-Flops

Due to the nature of the work, exceptions to the dress guidelines will be made for employees who work in the facilities department.

## **Casual Days**

On occasion Executive Management will designate certain workdays as “Casual Days” or “Theme Days” in which the Business Casual Dress guidelines are slightly more relaxed. On “Casual Days”, clothing such as jeans and casual tops are allowed. On “Theme Days” employees may be allowed to wear theme related apparel; guidelines will be provided. However, please remember all other business casual dress guidelines apply. Approval of “Casual Days” is at the department manager’s discretion. Above all, employees should consider scheduled meetings with customers, vendors and business commitments when determining what to wear.

## **EMPLOYEE COMMUNICATIONS**

In order to maximize the value of your employment, you should know as much as possible about BankNewport and your individual contribution to its overall operations. Your manager is your primary source of information. He or she is one of the first to be informed of changes in bank policy, benefits or bank news of importance to you. Your supervisor should circulate information received in memos and take note of any information that will affect you.

Bulletin boards are located in each of our locations. They display bank announcements, email, policies, and legal notices affecting your employment and other items of general interest to employees. Only items approved by Human Resources can be displayed on employee bulletin boards. Periodically memos and flyers are circulated with new-hire information or bank seminars concerning health or benefit issues.

Guidebooks such as the one you are currently reading are another way of keeping informed. Please read them carefully and see your manager or the person sending the memo about any questions you might have.

The Bank communicates through these publications and the annual report and it is strongly suggested that all employees be familiar with them.

## **EMPLOYMENT OF RELATIVES POLICY**

It is the policy of BankNewport and/or its subsidiaries that members of an employee’s immediate family (spouse, children, siblings, parents, in-laws) will not be considered for employment within the same subsidiary. Those who are already employees of the Bank, or future entities purchased by BankNewport, will be grandfathered into this policy.

No relative of a supervisory employee can be employed within that supervisor’s area of direct responsibility. An exception to the policy applies to the Audit Department whereby a member of the Audit Department cannot be related by blood, marriage, or other legal process including adoption to any employee of BankNewport or its subsidiaries.

## **FREEDOM FROM HARASSMENT**

### **Policy Statement**

It is the policy of BankNewport that there will be no discrimination against any employee or applicant on the basis of sex, age, race, creed, color, religion, and place of national origin, disability or sexual orientation. In keeping with this policy, we strive to maintain an environment that is professional, pleasant and productive. As an employer interested in maintaining human dignity and providing a work environment of tolerance and respect for its employees, the Bank is therefore committed to providing a workplace that is free from all forms of abuse or harassment. The Bank will not tolerate harassment in any form - verbal, physical or visual -. Please contact Human Resources for more details or questions.

### **Purposes**

The purposes of the Bank's policy are:

- To establish that the Bank will not condone any form of harassment in the workplace;
- To define specific prohibited behavior;
- To delineate corrective and/or disciplinary action the Bank will enforce;
- To provide employees with procedures for reporting harassment;
- To describe the investigation process the Bank will use in any report of harassment.

### **Applicability**

This policy applies to all employees: regular, temporary, part-time, prime time or full time. It also applies to any contractors or consultants performing work on behalf of the Bank.

### **Prohibited Behavior**

Sexual, ethnic and other harassment is a form of behavior that adversely affects the employment relationship and is prohibited by state and federal law. The Bank likewise condemns and prohibits any form of harassment by any employees.

**NOTE:** Sexual harassment does not refer to purely voluntary social activity or occasional compliments of a socially acceptable nature. It does refer to sexual behavior which is unwelcome to the employee, is offensive to him or her, and which undermines morale and/or interferes with the ability of the employee to work effectively.

While it is impossible to identify every instance of such harassment, it certainly includes slurs, threats, and derogatory remarks which are sexual in nature; unwelcome sexual jokes, remarks or teasing; display of sexually explicit or suggestive material; sex-oriented verbal abuse; unwelcome physical contact; demands or requests for sexual favors accompanied by implied or overt promises of preferential treatment or threats concerning an individual's status as an employee; or assaults and molestations.

## **Disciplinary Action**

In keeping with our non-discrimination policy, the Bank will take immediate, corrective and disciplinary action - including termination - against any employee who engages in the type of behavior noted above, particularly when:

1. Submission to such conduct is made either an explicit or implicit condition of employment; or
2. Submission to or rejection of such conduct is used as a basis for employment decisions (such as hiring, firing, promoting/demoting, training or granting pay increases) affecting the employee; or
3. Such conduct has the purpose or effect of interfering with an employee's ability to perform his or her job; or
4. Retaliation is threatened or undertaken against an individual for filing a complaint of sexual harassment or cooperating in the investigation of such a complaint; or
5. A hostile or intimidating work environment is created for the employee.

## **Reporting Harassment**

If you believe that you have been subjected to harassment, or if you believe you have witnessed harassment directed towards other employees, you should report the incident immediately. In reporting the matter, you may take it to your immediate supervisor, department head or division head. You may also bring your complaint at any time to the Human Resources Director at 12 Turner Road, Middletown, Rhode Island 02842, (845-8664).

## **No Retaliation**

The Bank forbids retaliation of any kind against an employee for making, in good faith, a complaint of harassment, for reporting an incident of harassment or for his or her cooperation or participating in the investigation of a complaint of harassment.

## **Investigation**

Upon completion of a preliminary discussion with you, all such complaints will be investigated promptly and thoroughly. Investigation will be made to the extent appropriate in each case. The investigation will be kept as confidential as possible. It must be recognized; however, that the alleged harasser will be informed of the nature of the complaint and asked to respond, and that other persons who can provide information concerning the complaint may be interviewed.

In determining whether the reported conduct constitutes harassment and a policy violation, the Bank's investigation will focus on the totality of the circumstance, the nature of the harassment, and the context in which the alleged incidents occurred. If the Bank determines that the charges are accurate, we will take corrective and/or disciplinary action appropriate to the offense, which may include termination of employment. As the complainant, you will be notified of the outcome of the investigation.

The following agencies enforce state and federal laws prohibiting employment discrimination including sexual harassment and other forms of harassment:

Equal Employment Opportunity Commission (EEOC)  
Area Office  
One Congress Street, Room 1001  
Boston, MA 02114  
617-565-3200

The EEOC has primary responsibility for enforcing federal laws prohibiting employment discrimination.

Rhode Island Commission for Human Rights  
180 Westminster Street  
Providence, RI 02903  
401-277-2661

Massachusetts Commission Against Discrimination (MCAD)  
Boston Office  
One Ashburton Place – 6<sup>th</sup> Floor  
Boston, MA 02108  
617-727-3990

### **INTRODUCTORY PERIOD**

BankNewport has a 90-day introductory period. Satisfactorily completing the introductory period means that you have initially shown that you are capable of performing the duties of the job. Continued employment is, of course, conditional upon your continued demonstration of satisfactory performance.

Vacation: If you are a regular part-time or full-time employee, you will begin to accrue vacation pay benefits immediately upon employment. However, should a legal holiday fall during your three-month trial period, you will be paid according to your holiday pay schedule (see Holidays).

Sick Time: If you are a regular part-time or full-time employee, you will begin to accrue sick pay benefits immediately upon employment.

Check Signing Authority: During your first 90 days of employment with the Bank, you do not have the authorization to sign bank checks. The Board of Directors will approve check signing authority after your completion of 90 days of employment with the Bank. Should you need assistance in this area or have any questions, please see your supervisor.

### **JOB POSTING AND PROMOTIONS**

BankNewport has established a Job Posting Program, which lists current vacancies in the Bank. The program has been designed to give employees greater opportunities for advancement by offering first priority in applying for existing available positions. We promote from within the organization whenever possible, giving recognition to those who have earned advancement through demonstrated performance. Managers are permitted to promote or assign employees to positions within their own department or branch without posting.



The basic purpose of our job posting is to recognize talent and to assist in developing a career within our organization. We do not discriminate in selecting an applicant for posted position because of race, religion, color, age, sex, sexual orientation, disability, national origin, because he or she is a disabled veteran or a Vietnam era veteran, or any other legally protected characteristic. We hope that everyone will rise to a position of his or her greatest potential.

### **Posting Procedures**

The available positions will be advertised within the Bank by postings on facility bulletin boards, HRCONNECT, and email. The period of posting is not less than four business days. The time frame may be altered due to business necessity. If it is determined that there is a low probability of successful internal candidate selection, external recruitment may be undertaken simultaneously with the job posting.

### **Who May Apply**

Any employee of the Bank who has been in his or her present position for a period of six months or more may apply. In addition, you must have attained a minimum of a “satisfactory” rating on the most recent performance evaluation prior to being considered for any promotional opportunity. Finally, you must have attained at least a “satisfactory” rating on the attendance portion of the most recent performance evaluation. You are not eligible to apply if you are currently on probation in your current position.

### **How to Apply**

If you are interested in a posted position, you must complete a job post. You may only apply for one job at a time. Have the completed application signed by your supervisor or manager and forward to Human Resources.

### **Notification**

The hiring manager will inform all of the candidates of the final decision, including the person selected to fill the position. This notification of all involved parties will also take place within approximately ten business days after the job post closing date. The transfer normally takes place no later than two weeks after the person selected has been notified. Any questions regarding this policy should be directed to the Human Resources Department.

### **Lending, Check Signing, and Wire Transfer Authority Review**

Prior to the transfer date, the hiring manager must contact the selected applicant’s manager to review the candidate’s access rights such as lending, check signing, and wire transfer authority and to follow documented guidelines.

## **OPEN DOOR PHILOSOPHY**

BankNewport hopes that its employees will, at all times, exhibit mutual respect and courtesy when dealing with one another. We realize that situations sometimes arise where questions, misunderstandings or different interpretations of the same situation result in honest differences of opinion. In such cases, you are first encouraged to discuss the problem with your supervisor. If this discussion does not resolve the problem, your branch or department manager is the next

resource to which you should turn. Often frank and open communication concerning a problem is the easiest and most effective way to solve it.

If the matter is still not resolved, however or if for some reason you cannot discuss the situation openly with your supervisor or manager, you have the right and obligation to seek help from Human Resources. This department serves as an impartial, confidential resource for all employees.

In encouraging an open environment in which any problem, complaint, suggestion or question is answered quickly and accurately, BankNewport has set the following standards:

1. The right to express your views concerning Bank policies and practices to management. You are responsible, however, for expressing those views in a fair and honest manner. You should be committed to making positive and constructive criticism.
2. The responsibility to follow Bank policies and practices. Should you disagree with a Bank policy or practice, you are invited to express your disagreement through the Bank's Open Door philosophy. You are expected, however, to comply with the disputed policy or practice until the disagreement and/or the policy or practice is changed.
3. BankNewport condemns retribution or discrimination for voicing in an appropriate manner, a disagreement with the Bank, or for using the Open Door Philosophy.

### **OUTSIDE EMPLOYMENT**

The Bank does not prohibit other employment as long as it does not interfere with your performance, regular work schedule, position in the Bank, or conflict with Bank interests. However, your position with BankNewport should be considered as your primary employment. Full-time employees of the Bank must obtain prior approval from their supervisor before accepting any outside employment. Any questions regarding this guideline should be directed to the Human Resources Department.

### **PERFORMANCE EVALUATION**

The purpose of a written employee performance evaluation is to provide an objective, consistent, and uniform way to evaluate your on-the-job performance. At BankNewport, your performance will normally be reviewed and you will receive a written evaluation once a year. The annual review is directly tied into the annual salary review process.

Your immediate supervisor will be responsible for conducting the review. The review consists of three parts: a written evaluation, employee self-assessment, and discussion of the evaluation with you. The review will be based on your job performance for the past year. The evaluation should give you a clear picture of where you stand in terms of Bank performance standards.

Goals will be set at the annual review. Your supervisor may list suggestions for improvement and then ask for your contributions to the list. A final set of goals will be established, becoming a standard by which to measure your progress during the year.

## **CORE COMPETENCIES**

Following are the core competencies for BankNewport employees:

### **Accountability**

Accepts responsibility for the successful completion of assigned tasks – takes responsibility for ensuring collaborative and effective teamwork to deliver results.

### **Business Knowledge & Astuteness**

Acquires and applies human, financial, material, and information resources in a manner that accomplishes the organization's mission and vision. Uses sound judgment and seeks input before making decisions. Consistently makes decisions in a timely manner.

### **Customer Service**

Consistently strives to exceed customer expectations – both external and internal.

### **Effective Communications**

Communicates with others in a consistent and effective manner in order to build business and customer relationships that support the organization's mission and vision.

### **Integrity / Ethics**

Adheres to a strict moral or ethical code.

### **Winning Attitude**

Aligns own personal commitment and actions with the needs, priorities, and goals of the department and organization. Looks for solutions not problems. Embraces new ideas and ways of doing things.

## **PERSONNEL RECORDS**

Employee files are maintained in the Human Resources Department. Employees are allowed access to view their file a maximum of three times per calendar year. Personnel files are to be reviewed in the HR Department and requests need to be submitted in writing. Upon receipt HR will contact the employee within seven days to schedule an appointment.

## **SMOKE-FREE WORKPLACE POLICY**

It is the philosophy of BankNewport to provide its employees with a work environment that offers the opportunity and resources to optimize their personal health and well being. Since Environmental Tobacco Smoke (ETS) has been declared to be a Group A carcinogen and since it causes 53,000 deaths annually in nonsmokers, all company facilities will maintain a smoke free environment effective March 1, 2005. This policy is designed in compliance with Chapter 23-20.10 of the Rhode Island General Laws entitled, "Public Health and Workplace Safety Act," which will go into effect March 1, 2005.

This smoke free policy will apply to all facilities owned or leased by this company and to all company owned/leased vehicles. This applies to all common work areas, private offices, hallways, stairways, restrooms, waiting rooms, lunchrooms, elevators, meeting rooms, community rooms, and all other enclosed spaces. Smoking is permitted on company grounds provided that it occurs beyond 50 feet of any entrance. BankNewport has no external designated smoking areas, except within privately owned enclosed automobiles, with the windows closed. Employees who choose to smoke within the permitted areas must do so only on their regularly scheduled fifteen-minute break or meal periods. Employees may not take additional smoking breaks during the

workday. Each employee is expected to abide by the terms of the smoke free workplace policy, both during and after hours. This policy applies to clients, contractors and visitors as well.

Employees who smoke and would like to quit are invited to participate in tobacco treatment programs offered through the Bank or may seek alternative treatment programs and be reimbursed through Health & Wellness Program.

The success of this policy depends upon the thoughtfulness and cooperation of everyone. All employees share the responsibility of following and enforcing the policy. Any problems should be referred to the appropriate supervisor. Employees who do not comply with the policy will be subject to the same disciplinary action accorded violations of other business policies. Contact the Human Resources Director at ext. 8664 if you have questions.

### **SOLICITATION GUIDELINES**

#### **Non-Employees:**

Persons who are not employed by BankNewport are not permitted to solicit employees or distribute literature or other materials, for any purpose or at any time on Bank premises.

**Employees:** It is BankNewport's policy to protect employee rights to privacy and guard against undue solicitation of employees' time and/or money. Employee solicitation is defined as seeking from, selling to, or requesting a donation of time, money or other resources from fellow employees during normal scheduled working hours.

Employees may not distribute literature or materials for any purpose not related to their assigned work during work time. "Work time" means actual working time during the workday and includes either the working time of an employee doing the soliciting or of an employee being solicited. Employees are not permitted to distribute literature at any time in working areas of BankNewport.

**No solicitation of any kind may be made through either the internal electronic mail system (GroupWise) or interoffice mail.**

Requests from non-profits or employees for organizations seeking volunteers and/or donations are subject to approval by Public Relations in the Marketing Department. Bank-wide volunteering solicitations such as bank-sponsored community efforts will be posted on HRConnect. All matters concerning employee solicitations should be directed to Human Resources.

### **SUBSTANCE ABUSE POLICY**

BankNewport strives to provide a safe and healthy work environment and considers the abuse of alcohol and other drugs on the job to be unsafe and counterproductive.

Therefore, it is BankNewport's policy that an employee found in possession of, using, manufacturing, purchasing, trading, selling, or offering for sale illegal drugs, drug paraphernalia, and/or alcohol during working hours and/or on company premises, including parking areas, may be subject to disciplinary action up to and including discharge. (Company sponsored events which may include the moderate service of alcoholic beverages may be permitted.)

If, in the opinion of a supervisor, an employee is considered impaired, the employee should be sent home or to a medical facility by taxi, or another safe transportation alternative, accompanied

by the supervisor or another employee if necessary. An impaired employee will not be allowed to drive.

Drugs prescribed by an employee's physician may be taken during working hours. The employee should notify a supervisor if the use of properly prescribed prescription drugs will affect the employee's work performance. Abuse of prescription drugs will not be tolerated.

## **TERMINATION**

### **Definitions**

- Resignation: A voluntary termination of service that occurs at the request of the employee.
- Discharge: A termination of service initiated by the Bank, for example, when an employee is found unable to perform his or her duties satisfactorily or has violated Bank policy.
- Early Retirement: A termination of service initiated by the employee when he or she has completed a minimum of 15 years of service and his or her age plus years of service total 75 years or more.
- Retirement: A termination of service initiated by the employee at or after age 65 and accompanied by benefits under the Pension Plan.
- Notice of Resignation: We hope that your employment with BankNewport will be satisfying and enjoyable. However, should you voluntarily terminate your employment; we ask that you give us at least two weeks notice of your intention to resign. We also ask that your resignation be in writing.

### **Exit Interview**

- An exit interview will be conducted with you and Human Resources prior to your date of termination. The main purpose of this interview is to obtain your reactions to your employment experiences with the Bank. Even though you may be leaving, you might have constructive suggestions to offer management. This information remains confidential between you and the Human Resource Department. Also at this time, you will review continuance or termination of benefits and any compensation to which you may be entitled. During the exit interview, you must also return this guidebook, company credit card, teller stamp, Bank keys and/or swipe cards.

## **WORKPLACE VIOLENCE**

BankNewport has adopted this Zero Tolerance Policy for workplace violence because it recognizes that workplace violence is a growing nationwide problem that needs to be addressed by all employers. Consistent with this policy, acts or threats of physical violence, including intimidation, harassment, and/or coercion, which involve or affect the Bank or which occur on BankNewport property will not be tolerated.

Acts or threats of violence include conduct which is sufficiently severe, offensive, or intimidating to alter the employment conditions at BankNewport or to create a hostile, abusive, or intimidating work environment for one or several BankNewport employees. Examples of workplace violence include, but are not limited to, the following:

- All threats or acts of violence occurring on Bank premises, regardless of the relationship between the Bank and the parties involved in the incident.
- All threats or acts of violence occurring off the Bank premises involving someone who is acting in the capacity of a representative of the Bank.
- All threats or acts of violence occurring off the Bank premises involving an employee of BankNewport if the threats or acts affect the legitimate interests of the Bank.
- Any acts or threats resulting in the conviction of an employee or agent of the Bank, or of an individual performing service for the Bank on a contract or temporary basis, under any criminal code provision relating to violence or threats of violence which adversely affect the legitimate interests and goals of BankNewport.

Specific examples of conduct that may be considered threats or acts of violence include, but are not limited to, the following:

- Hitting or shoving an individual
- Threatening an individual or his/her family, friends, associates, or property with harm.
- The intentional destruction or threat of destruction of Bank property.
- Harassing or threatening phone calls.
- Harassing surveillance or stalking.
- The suggestion or intimation that violence is appropriate.
- Unauthorized possession or inappropriate use of firearms or weapons.

The Bank's prohibition against threats and acts of violence applies to all persons involved in the Bank's operation, including but not limited to BankNewport personnel, contract and temporary workers, and anyone else on BankNewport property. Violations of this policy by any individual on BankNewport property, by any individual acting as a representative of BankNewport while off BankNewport property, or by any individual acting off of BankNewport property when his/her actions affect the Bank's business interests will lead to disciplinary action (up to and including termination) and/or legal action as appropriate. No provision of this policy shall alter the at-will nature of the employment relationship at BankNewport.

Every employee and every person on BankNewport property is encouraged to report incidents of threats or acts of physical violence of which he/she is aware. The report should be made to the Human Resources Department, the reporting individual's immediate supervisor, or another supervisory employee if the immediate supervisor is not available. Nothing in this policy alters any other reporting obligation established in Bank policies or in state, federal, or other applicable law.

## **TIME AWAY FROM WORK**

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## **ALTERNATIVE WORK SCHEDULE**

BankNewport recognizes that employees have different needs that require alternative work schedules and hopes to provide employees flexibility and a means to ensure that business and personal needs are satisfied in an effective and compatible manner. BankNewport values its staff and supports each department's managerial decision to offer flextime to its employees provided the job is appropriate for flextime and the missions and goals of the department and BankNewport are uncompromised and met. BankNewport supports the use of alternative work schedules to help employees balance their competing demands of work and personal life.

All regular, full-time employees have the option to apply for an alternative work schedule, which allows flexibility in setting their working hours to fit their personal needs. Alternative work schedules include but are not limited to telecommuting, compressed work weeks and flex time\*.

### *\*Flex Time*

Per policy regular workdays will consist of core work hours that all employees must work and flexible hours outside those core hours. Core hours are from 9:00 a.m. to 3:00 p.m. Employees can arrange arrival and departure times with their supervisors so that they work two hours before or after core hours. Here are examples of schedules to choose from:

6:30 a.m. to 3:00 p.m.  
7:00 a.m. to 3:30 p.m.  
7:30 a.m. to 4:00 p.m.  
8:30 a.m. to 5:00 p.m.  
9:00 a.m. to 5:30 p.m.

Once the employee and supervisor agree on a schedule, that schedule becomes the employee's normal working schedule. The employee can change the schedule quarterly with the supervisor's approval. More frequent changes may also be approved, but daily or weekly changes are discouraged. If an employee's schedule does not meet business needs, the supervisor may disapprove the schedule.

All requests for alternative work schedules must be submitted in writing to the department manager and must be approved by the department head in consultation with Human Resources. The request form for an alternative work schedule may be found on HRCONNECT under Work/Life.

## **ATTENDANCE POLICY**

Regular attendance is an essential function of one's job. Absence because of illness or some other unavoidable condition does occur on occasion. In order for the absence to be excused, you must inform your supervisor of the absence prior to starting time.

While the Bank effectively grants each employee ten days of accrued sick leave per year, this accrual is intended to protect the employee in the event of an extended period of disability and is not to be construed as an acceptable annual sick leave total. Excessive employee absenteeism will incur disciplinary action up to and including termination.

1. When, in the opinion of the Bank, an employee's absenteeism has become excessive the employee will be notified by his/her supervisor, who in turn will notify Human Resources. The employee's total attendance record will be reviewed in conjunction with other salary and promotion considerations.
2. At the time of notification, the department head of the employee involved and Human Resources will decide, based on the employee's record, what action will be taken. An employee in this situation will usually be placed on attendance warning and informed in writing that additional absence may result in termination.
3. Failure to report to work for three consecutive days without contacting your supervisor will result in removal from the Bank's payroll as a voluntary termination of employment.

Tardiness occurs when you are not on the job at the time work is normally scheduled to begin. Although we understand that you may occasionally be stuck in traffic or simply running late, these occurrences should not be frequent. It is your responsibility to ensure that you arrive at work on time. Chronic abusers of punctuality will be subject to counseling and disciplinary action up to and including termination.

## **BREAKS, eTIME, AND HOURS**

### **Coffee Breaks**

Full-time and part-time employees are entitled to a 15-minute break in the morning, dependent on work schedule, to be arranged with your supervisor. Because we are committed to outstanding customer service, there may be times when it may become necessary to reduce or even omit this break, usually due to long lines, understaffing or unusual customer demands. You are on your honor not to abuse this privilege and you must take a break at a time that will not interfere with your work or the level of customer service.

### **Lunch Breaks**

A lunchroom is provided at each office for your convenience. You are given a lunch period of thirty (30) minutes duration, which may be staggered by your supervisor in accordance with the workload. Part-time employees scheduled to work less than six (6) hours in a day are not eligible for the 30-minute lunch break.

### **eTime**

A record of working hours must be kept for all non-exempt employees in accordance with the Wage and Hour Law. Please observe the following procedures when recording your work hours on eTime.

1. You are responsible for recording your hours worked in eTime on a daily basis.
2. You should record your hours worked and lunch break in eTime.
3. In case of absence, indicate on eTime the cause, such as illness or vacation, if excused for a reason, or whatever the case may be.
4. eTime is to be kept accurately daily and checked each day by your supervisor. Your supervisor will approve your eTime on a weekly basis.
5. The workweek for eTime recording and salary computation purposes extends from 12:01 a.m. on Sunday to 12:00 midnight on Saturday.

### **Overtime**

All salaries are based on a 40-hour workweek. Under state law, overtime need only be paid for hours actually worked in excess of 40 during a workweek. Consequently, during weeks in which there is a holiday, vacation day or sick time those hours will not be counted in determining eligibility for overtime pay. For example, if an employee works 36 hours in one week and is out sick one day (8 hours) in that week the employee will discharge 8 hours sick time and will be paid for 44 hours straight time hours for the week. The Bank's policy is to require overtime as

little as possible, and only under very unusual circumstances will you be asked to work outside your normal hours. Overtime work must be pre-approved by management.

### **Hours of Business**

BankNewport operates on a scheduled 40-hour week. The Bank's business hours for the individual buildings are posted at each location. You are expected to report to your position, ready for work at the designated time, with the exception of cases where special arrangements have been made for an earlier or later hour by your supervisor.

## **HOLIDAYS**

BankNewport will be closed on the following legal holidays:

January	New Years Day	January 1
	Martin Luther King Day	3 <sup>rd</sup> Monday
February	President's Day	3 <sup>rd</sup> Monday
May	Memorial Day	Last Monday
July	Independence Day	July 4
August	Victory Day	2 <sup>nd</sup> Monday
September	Labor Day	1 <sup>st</sup> Monday
October	Columbus Day	2 <sup>nd</sup> Monday
November	Veteran's Day	November 11
	Thanksgiving Day	4 <sup>th</sup> Thursday
December	Christmas Day	December 25

In the event of a Friday holiday, you may be required to follow a Friday work schedule on the preceding Thursday. Evening and holiday work are not scheduled, except on rare occasions, and must be authorized and approved by a department head.

Holidays that fall on Sunday will normally be celebrated on Monday. Holidays falling on Saturday may result in a floating day off with pay. This decision will be made and communicated by management as these situations arise.

Upon hire, part-time employees will receive paid holiday time off if the holiday falls on a day on which the employee is regularly scheduled to work. The employee will receive pay for the average number of hours he or she would regularly work on that day. For example, if you work for 4 hours on some Mondays and 8 hours on others, an average would be taken to determine your pay for the holiday that falls on that Monday.

Everyone must be in a pay status on the business day immediately preceding the holiday in order to receive holiday pay.

## **TIME OUT OF WORK**

### **Disability Leave**

The Bank offers three types of leave for its employees: sick leave; family and medical leave (FMLA); and disability leave. It is important to understand that any leave taken by an employee may be credited against all applicable leave categories. For example, one 10-week leave may be credited as sick leave, disability leave and state and federal FMLA leave.

The Bank recognizes that there are occasions when it is necessary for employees to be absent because of personal disability. Upon request, disabled employees must request their physician to cooperate with a physician of the Bank's choice and submit to him or her all medical information pertinent to their disabilities. Should your physician not cooperate fully to supply the Bank's appointed physician with satisfactory information, you may be required to be examined by a physician chosen by the Bank. The Bank appointed physician's determination will be final and binding upon both you and BankNewport. All charges resulting from Bank required examinations made by the Bank's appointed physician will be paid by the Bank.

**Salary Continuance:** The Bank provides salary continuance, at its discretion, for eligible employees during disability absences.

**Full-Time Employees:** Full-time employees of the Bank accrue 6.75 hours of paid sick leave while part-time employees accrue 3 hours for each full month they are employed by the Bank. There is no limit on the number of days that may be accrued in this manner.

During the ninety (90) day period before long term disability insurance takes effect, an employee who is out on disability leave will receive the first two weeks of sick pay (provided the employee has an available balance equal to two weeks' sick leave). Beginning with the third week of disability, payment of the disability pay will be at the employee's regular weekly salary, minus any temporary disability insurance benefit payments to which the employee is entitled. This benefit includes worker's compensation, any disability provided by or through the Bank, and a short-term disability insurance plan (i.e., TDI). If eligible, the employee must first apply for disability insurance through either state or private insurers and provide receipts of such payments to the Bank, in order that the Bank's portion may be calculated. This would continue until the employee has exhausted his/her sick leave. Once an employee's sick leave is exhausted, he/she would be entitled only to the amount received from TDI. In the case that an employee is using earned sick leave, the Bank will deduct only the portion of the accrued sick leave balance not covered by TDI insurance payment.

In the event of an extended period of disability, an employee's long-term disability insurance will take effect on the ninety-first calendar day of disability. A monthly benefit of 60% of basic earnings (up to the policy's

maximum monthly benefit amount), and reduced by any other disability income, may be paid after 90 days of continuous total disability. Any sick leave accrued in excess of the number of business days used up during this ninety day period (approximately 65 days) will be carried forward and, following employee's return to work, credited to his or her accrued sick leave total. Incidents of absence or total days absent in excess of the sick leave total accrued in this manner are without pay.

**Part-Time, Prime Time and Temporary Employees:** Salary continuance is not provided for these employees during disability absences.

**Exceptions:** Exceptions to these salary continuance guidelines may be approved by the President and CEO upon recommendation of continuance.

Continuous service is not broken by disability absence. However if for reasons other than death or retirement, active employment is not reestablished immediately subsequent to the end of disability, termination will be deemed to have occurred as of the last day worked.

Employee Benefits: All employee benefits continue during disability absences, regardless of salary continuance status.

- A. **Health Care:** Employee's share of costs of participatory benefit plans (e.g., medical and dental) will be through payroll deduction during salary continuance. Upon expiration of salary continuance, employee will pay by direct payment, the amount of all costs incurred for medical and dental.
- B. **Pension:** Employee pension plans will be continued during disability absence. However, if for reasons other than death or retirement, active employment is not reestablished immediately subsequent to the end of disability, termination will be deemed to have occurred as of the last day worked.
- C. **Vacation:** At the time disability begins, an employee will be paid for vacation taken and earned at the time of disability. Upon return from disability, the employee will be eligible to take the remaining vacation time that he/she will earn for the remainder of the calendar year.

## **Family & Medical Leave Act (FMLA)**

In accordance with the Rhode Island Parental and Family Medical Leave Act (RIPFMLA) and the Federal Family and Medical Leave Act (FFMLA) (collectively, “FMLA”), the Bank will grant an eligible employee, upon his or her request, an unpaid leave of absence under certain conditions. Under the FFMLA, eligible employees are entitled to take up to twelve (12) weeks of leave in a twelve-month period. The RIPFMLA provides employees with up to thirteen (13) consecutive weeks of leave in any two calendar years. The first twelve-month period during which leave entitlement is measured begins when family or medical leave is first requested. Accordingly, the Bank will grant up to thirteen (13) weeks in a rolling twelve-month period. Any family or medical leave taken by an eligible employee will be counted against both the FFMLA and the RIPFMLA to the extent allowed by law.

The following basic information about FMLA leave is provided to familiarize you with the types of circumstances to which FMLA leave applies. Please contact Human Resources for more detailed information regarding your eligibility for FMLA leave.

**Employees Eligible.** Employees are eligible to apply for leave if they have worked at least 1,250 hours during the twelve months prior to the leave and have been employed for at least twelve months.

**Purpose of Leave.** Family or medical leave is available only for one or more of the following reasons:

- Birth of a child of an employee;
- Placement of a child seventeen years of age or less with an employee in connection with the adoption of such child by the employee or foster care placement of a child with an employee; or
- “Serious health condition” and, for RIPFMLA only, the employee’s mother-in-law or father-in-law. “Serious health condition” means a disabling physical or mental illness, injury, impairment or condition that involves inpatient care in a hospital, nursing home, or hospice, or a period of incapacity or out-patient care requiring continuing treatment or supervision by a health care provider.

**Requests for Leave.** In order to be entitled to the leave, the employee generally must give at least thirty days’ notice of the intended dates upon which the requested leave is to commence and to terminate, if the need for the leave is foreseeable. If thirty days is not practicable, notice should be given as soon as the employee learns of the need for the leave.

**Medical Certification.** Employees will be required to provide written certification from the physician or other health care provider caring for the person who is the reason for the leave request, which certification shall specify the probable duration of the requested leave. Updated certifications and second and third opinions may be required.



Type of Leave. Family or medical leave is generally an unpaid leave. If, however, you are entitled to any paid leave (such as vacation or sick leave), you may be required to take the paid leave as part of your family or medical leave entitlement.

Continuation of Health Benefits. Employees on an unpaid family or medical leave may continue their group health benefits by paying the employee share of the premiums directly to the Bank on a monthly basis. Employees who do not return from the leave for a minimum of thirty days are liable to the Bank for its share of these premiums.

Return from Leave. Employees who are granted family or medical leave are to be restored to the position held when the leave commenced, or to a position with equivalent seniority, status, employment benefits, pay and other terms and conditions of employment, including all fringe benefits and service credits that the employee had been entitled to at the commencement of the leave. Employees on family or medical leave, however, have no greater rights than if they had not taken the leave and, for example, may be laid off just as any active employee may be.

Prior to return to active employment, you must submit to the Human Resource Department a statement signed by your physician containing the date on which active full-time work may be resumed.

Certain highly compensated or “key employees” may be denied restoration to their prior or equivalent position. Key employees are those employees who are among the highest paid ten percent of the employees of the worksite. The worksite is defined by all the employees employed by the company within a 75-mile radius. Denial is based on the following conditions:

1. The denial is necessary to prevent substantial economic injury to the employer;
2. The employer has notified the employee of his/her “key” status as well as its decision to deny restoration should the leave take place or continue; and
3. The employee elects not to return to work after being notified of the employer’s decision.

Continuation of Employment. The Bank will try to hold a position open for an employee as long as he/she is absent due to an extended illness or disability. Positions cannot be held open indefinitely. For this reason, employment may be continued after the allotted time is exhausted by written request and must be accompanied by re-certification from their physician. The maximum extension to be granted is six months. At that time, employment may be terminated due to an employee’s inability to return to work. If at that time an employee still is eligible for payments under our long-term disability program or under workers’ compensation, he/she will continue to receive those disability benefits as long as he/she is eligible, even though his/her employment has been terminated.

Miscellaneous. Additional information and restrictions regarding family or medical leave or disability leave is available from the Human Resources Department. Employees who fail to comply with the requirements described above may have their requests for leave delayed.

### **Non-FMLA Leave of Absence**

If an employee has not worked a minimum of 1,250 hours in the past twelve months and employed at the Bank for at least twelve months they are not eligible for Family Medical Leave (FMLA). They will have the option to request for up to 30 days leave. This request would require a written explanation of the need for the leave accompanied by a physician's note, if applicable, to be given to Human Resources for approval.

### **Bereavement**

Due to the very personal nature of such requests, there is no set policy on leaves for funerals or death in an employee's immediate family. Each request for such leave of absence will be considered on an individual basis. Normally, a maximum of three days will be given in the event of a death in the immediate family (parents, siblings, children, mother-in-law, father-in-law, sister-in-law or brother-in-law) and one day will be given to attend services for other family members. Regular full-time employees will be paid for such time off.

### **Jury Duty**

Jury duty is considered a civic duty and is treated as an approved leave of absence. Employees must submit to the Human Resources Department the pay received for jury duty, but will receive their regular pay for the time out of work. Of course, it is expected that if you are given a substantial break from jury duty, you will return to work for that portion of time that you are dismissed.

### **Military Reservists**

Employees who belong to active military reserve units will be granted leaves during this period in addition to their regular vacation. They will receive their normal pay for the vacation and one week's salary for the period of annual training. Employees may elect to take the second week of annual training with pay as part of their annual vacation entitlement. If called to temporary emergency active duty for disaster or riot control in addition to the annual training period, the employee will receive full salary for the first five (5) working days missed during such emergency.

### **Sick Leave**

Upon date of hire, employees will begin to accrue sick pay benefits; however, you will not be able to use any paid time off for illness until after completion of your first 90 days of employment with the bank. Therefore, any absences from work during the first 90 days of work will result in a loss of pay.

The Bank provides its full-time employees with sick leave earned at the rate of 6.75 hours per month, (part-time employees earn 3 hours per month). Employees may use sick leave in one (1) hour increments, with a minimum leave of one (1) hour. Employees may carry over unused sick hours to the following calendar year. There is no maximum number of hours that an employee may accrue. A doctor's note is required for any absence due to illness extending five or more days.

## **Personal Leave Time**

Full time employees are eligible to use paid sick leave, up to 16 hours of your accrued sick leave balance, per calendar year as personal leave. Personal hours cannot be taken in conjunction with vacation or holidays. Personal leave may be taken in one (1) hour increments, with a minimum leave of one (1) hour. Personal leave should be utilized for parent-teacher conferences, appointments with attorneys and the like.

## **Vacations**

You are entitled to a vacation each year. The following guidelines have been established for vacations:

1. You will begin to accrue vacation immediately upon employment. If you are in the employ of the Bank on or before the first workday in January, you are entitled to take a vacation of two weeks during the new calendar year.
2. New personnel entering the Bank's employ will be eligible to accrue vacation on a pro rata schedule for the remainder of the year.
3. Commencing with the calendar year coinciding with the fifth employment anniversary, you become eligible to accrue a third week of vacation.
4. Commencing with the calendar year coinciding with the tenth year of service, you are eligible to accrue a fourth week of vacation.
5. In the twenty-fifth year of service, the employee is eligible to accrue five (5) weeks of vacation.
6. Part-time employees are eligible for vacation under the same terms as presented for full-time employees. The number of paid vacation hours, however, is determined on a pro-rated basis by the number of regularly scheduled hours in a workweek. For example, if you are regularly scheduled to work twenty hours per week, you would be entitled to twenty hours of paid vacation time.

## **Scheduling Guidelines**

1. All employees who are eligible to accrue two or more weeks of vacation must take one week (5 days or 4 in the case of a holiday week) of vacation. The remaining week(s) may be taken in days with supervisor approval. Employees are permitted to take two consecutive weeks of vacation. Also, if you would like to take more than two weeks vacation consecutively, you must submit the request, in writing to your immediate supervisor, then to the Human Resources Department.
2. If you are entitled to more than two weeks of vacation, you may take two of those weeks between mid-May and mid-September. The remaining vacation time must be taken during the remainder of the year.

3. Only employees accruing three weeks of vacation or more during the year may carry over up to one week of unused vacation into the next year; any unused vacation time in excess of one week shall be forfeited. Employees earning less than three weeks of vacation will lose any time not taken in the calendar year in which it is accrued.
4. Employees may not request personal hours to be added to a vacation.
5. Vacations may be scheduled mid-week to mid-week.
6. If a holiday falls during a vacation week, the day following the vacation week may be taken or a day may be taken later.
7. You must give tentative vacation dates at the beginning of the year, usually the first week in January. Vacation changes are limited to two per employee per year except when extenuating circumstances exist.
8. In the event of a conflict in dates, vacations will be resolved by the department manager if the individuals involved are unable to resolve the conflict themselves.
9. An employee who is leaving the Bank shall be entitled to full compensation for all accrued but unused vacation time on pro-rated basis.

<b>Termination Date</b>	<b>Two Weeks</b>	<b>Three Weeks</b>	<b>Four Weeks</b>	<b>Five Weeks</b>
<b>January</b>	0	1	1	2
<b>February</b>	1	2	3	4
<b>March</b>	2	3	5	6
<b>April</b>	3	5	6	8
<b>May</b>	4	6	8	10
<b>June</b>	5	8	10	12
<b>July</b>	6	9	12	14
<b>August</b>	7	11	14	16
<b>September</b>	8	12	16	18
<b>October</b>	9	14	18	20
<b>November</b>	10	15	20	25
<b>December</b>	10	15	20	25

10. Employees who have taken vacation time prior to accrual will have their final pays adjusted accordingly.
11. At no time should departmental vacations be scheduled that leave inadequate coverage for required functions, such as supervisory signoff, etc, even if that duty could be handled by another person of authority in another department.

## **SALARY AND BENEFITS**

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Healthcare Benefits	D5
Mileage Reimbursement	D7
Payroll Distribution	D7
Retirement Plans	D8

## **BANK SERVICE BENEFITS**

### **Direct Deposit**

BankNewport offers you the opportunity of direct deposit of your bi-weekly pay to accounts with the Bank or another financial institution, or both. Employees may direct deposit their bi-weekly pay to a maximum combination of six (6) bank accounts. The Bank offers several different transaction and savings accounts. Your direct deposit selections can be changed at any time. If the change consists of a new account (a new account is an account that payroll does NOT have recorded in the system), a pre-note of one pay period is required before the funds will deposit into the account.

### **Checking Accounts**

As a BankNewport employee, you are entitled to one Generations Gold checking account with no monthly service charge fee for using another bank's ATM. Free checks are also provided, although some limits may be placed on the type and amount. All other types of transaction accounts are subject to the normal service fees.

You are entitled to one statement savings account with no monthly service charge for allowing the balance to drop below the required minimum balance and no BankNewport charge for activity at ATM's of other banks.

If you leave the employ of BankNewport, your accounts will revert to the normal service charges that apply to other customer accounts.

### **Overdrafts**

BankNewport has set up its overdraft policy using the restrictions of federal Banking Regulation O as its guideline. The Bank's policy will be to charge all employees the appropriate overdraft fees for all overdrafts as it would any other customer. Under no circumstances will this fee be waived unless the overdraft is directly related to a fault of the Bank. Branch Managers or other Officers do not have the authority to waive overdraft fees (unless it's a Bank error). If there are extreme circumstances, the situation can be directed to the Chief Operating Officer.

We encourage our employees to manage their finances responsibly. Therefore, we do offer options such as lines of credit and account transfers that would assist them in avoiding being overdrawn.

Employees are eligible to participate in the "Overdraft Honor" program if they meet the qualifications our customers are subject to. Employee accounts in the "Overdraft Honor" program will receive written notification of the status of their account. The "Overdraft Honor" Specialist will not be required to contact employees by phone.

For employees that are NOT in the "Overdraft Honor" program or if the amount exceeds the program amount the decision to pay or return an item will be up to the Branch Manager. Managers will follow the same guidelines to pay or return an item as they do for other customers.

If an employee account is overdrawn \$1,000 or more, items should be returned unless the branch can confirm a deposit is being made to cover the overdrawn amount.

The Branch Manager can close any account in accordance with the guidelines they use for all customers. If an account is going to be closed with an overdrawn balance the Human Resource Director should be contacted prior to the account being closed. It is not acceptable for an employee to have a charged off balance, if this situation were to occur it could affect employment status.

### **Safe Deposit Boxes**

Safe deposit boxes are available to our employees at our various branches at one half of the regular rate whenever excess boxes are available.

### **Money Orders/Travelers Cheques**

Bank employees may obtain money orders and Travelers Cheques from the BankNewport free of any service charge.

### **Other Bank Services**

Any service that the Bank offers to customers is available to you. Your eligibility for them is determined in the same manner as for customers of the Bank. As noted above, some are offered at a special rate or discount to you.

## **EDUCATIONAL ASSISTANCE PROGRAM**

OceanPoint Financial Partners recognizes that the skills and knowledge of its employees are critical to the success of the organization. The educational assistance program encourages employees to continue to develop their job-related skills or support their career development goals.

### **Employee Eligibility**

Full and part time employees working a minimum of twenty (20) hours per week are eligible for educational assistance.

**To be eligible an employee must have completed six (6) months of employment prior to enrollment and maintain a regular work schedule for the duration of the course.**

Employees must be performing their job at a satisfactory level.

### **Accredited Colleges and Universities**

#### **Guidelines**

- Courses must be applicable to the type of work you are currently performing or related to career development that meets OceanPoint Financial Partners anticipated business needs.

- Courses eligible for reimbursement must be part of a recognized degree program and/or equivalent level certificate program. Seminars are not eligible under this policy. Seminar expenses may be paid through the cost center's budget.
- Your supervisor and Human Resources must obtain educational programs and course approval prior to enrollment. Forms can be located on HRCONNECT.
- Employees must forward the approved request to Human Resources prior to the start of the class.
- Proof of formal enrollment in a program is required for degree and certificate programs.
- OceanPoint Financial Partners will reimburse the cost of up to a maximum of two courses per semester.
- Classes must be scheduled so as not to conflict with work schedule.
- Employees must receive a grade of "C" or better or a "Pass" in the case of a Pass/Fail course to receive the educational assistance reimbursement for undergraduate courses. Graduate courses require a grade of "B" or better to receive reimbursement.

#### **Reimbursement Amounts**

<b>Program</b>	<b>Full Time</b>	<b>Part Time</b>	<b>Required Grade</b>
<b>Undergraduate</b>	\$3,000	\$1,500	C
<b>Graduate</b>	\$5,000	\$2,500	B

- Educational Assistance applies only to tuition, registration, lab fees and textbooks.
- Upon completion of the course, the employee must submit copies of paid receipts for tuition, registration and books, and the official grade report to the Human Resources Manager. All additional fees (extra curricular activities, insurance, parking, late fees, etc) are not included.
- Tax laws may require money reimbursed for some degree or certificate required courses that are not specifically job related to be included as income and subject to taxation on your W-2 form.
- Any reimbursement will be offset by benefits received from other sources such as the GI Bill, grants, scholarships, etc.

#### **Termination of Employment**

- Eligibility for reimbursement ceases upon termination of employment.
- Employees who voluntarily terminate their employment with OceanPoint Financial Partners within six (6) months of the reimbursement date will be required to repay the educational assistance in full at the end of employment.



### *The New England College of Finance (NECF)*

You may choose from a variety of programs through NECF:

- Job/work related courses
- Career concentration certificate programs

The above courses and programs are eligible for “up-front” payment of all costs (tuition, fees and books). If you do not pass the course with a “C” or better, you will be required to reimburse OceanPoint Financial Partners for all costs incurred.

Students who decide to drop their course(s) must do so by 12:00 midnight on the 3<sup>rd</sup> day of the term start to avoid incurring tuition costs.

An email is required to be sent to [registrar@finance.edu](mailto:registrar@finance.edu) with the reason for the drop. For late registrations the drop policy deadline is not extended.

You are responsible for notifying the Human Resources Department immediately if you drop a course. You are also responsible for any penalty charges incurred as a result.

Degree programs through NECF will be reimbursed in the same manner as degree programs at accredited colleges and universities.

### **EMPLOYEE ASSISTANCE PROGRAM**

BankNewport has contracted with LifeWatch Employee Assistance Program through Gateway Healthcare, Inc. to provide counseling services to all of our employees. This program can enable you and your family to cope with a wide range of issues.

If you decide to utilize the Employee Assistance Program, you will do so in a private, confidential office setting, website access or via email. The Bank will not be aware of your utilization of the program. The only information reported to the Bank will be the number of employees using the program on a quarterly basis.

If you are referred by a supervisor because of a job performance problem, your supervisor will be told whether you have become involved in the program, whether goals have been established and whether progress has been made toward the achievement of those goals. The content of the interviews will not be shared with anyone in the Bank unless you so desire.

### **FLEXIBLE BENEFITS PLAN**

BankNewport offers a flexible benefits plan in which the employee is able to choose among certain benefits made available by the Bank. One of the most important benefits of this plan is that the cost for certain benefits is taken out on a pre-tax basis thus lowering the individual's tax base. Following are a list of the benefit options available:

- Medical Insurance
- Dental Insurance

- Vision Insurance
- Reimbursement Accounts (Medical/Dependent Care)
- Group Life Insurance
- Dependent Life Insurance
- Supplemental Insurance
- Vacation Buy-up

This section of the Guidebook will provide you with an overview of these plans. All part-time and full time effective on the first day of the month following date of hire are eligible to participate in bank-sponsored benefits. Should you need more detailed information on any of these programs, please contact the Human Resources Department.

### **HEALTH & WELLNESS PROGRAM**

Considering the rising cost of health care, it is in the Bank's as well as the employee's best interest that a conscientious effort be made towards preventative health care. Pursuant to this goal, the Bank has established a benefits procedure regarding the reimbursement of expenses incurred for organized physical fitness activities. Please contact Human Resources for more information.

### **HEALTHCARE BENEFITS**

#### **Medical Insurance**

Effective with the first day of the month following date of hire regular employees who work a schedule of at least 20 hours per week is eligible to choose from several different types of health coverage.

While the Bank pays the majority of the cost of these plans, employee contributions are required via payroll deduction. If you have duplicate medical coverage, you may waive election of the Bank's plan and instead use the credits to purchase additional benefits or receive as cash through normal required payroll deductions.

#### **Dental Insurance**

The Bank provides coverage of two types:

- Basic Dental coverage
- Enhanced Dental coverage

There is a maximum benefit per employee/family member of \$1000 per calendar year for basic and \$1500 for enhanced. Contact the Human Resources Department for more information.

## **Vision Insurance**

Effective with the first day of the month following date of hire regular employees who work a schedule of at least 20 hours per week is eligible for vision coverage. This benefit is solely an employee paid benefit. Contact the Human Resources Department for more information.

## **Reimbursement Account (Flex Funds)**

The Reimbursement program is designed to provide you with a pre-tax savings that allows you to cover extra medical and daycare costs while lowering your tax base.

The Health Care Flex Fund lets you use pre-tax dollars to pay for certain expenses not covered by your medical, dental, and/or vision insurance, including deductibles, out-of-pocket costs, etc.

The Dependent Care Flex Fund lets you use pre-tax dollars to pay for qualified dependent care services. Participation in Flex Funds is voluntary.

## **Disability Income**

Long-term disability insurance pays a monthly benefit that partially replaces income lost during periods of total disability. If you become totally disabled and remain continuously disabled for ninety-one (91) calendar days, you will be eligible to receive a benefit of up to 60% of monthly earnings. This program is integrated with TDI and social security. It is fully paid for by the Bank. During the 91st calendar day qualifying period, you will be covered by the state's Temporary Disability Insurance and by any accrued sick days as outlined in the absences policy.

## **Group Life Insurance/AD& D**

Eligible employees receive one times their annual salary, paid for by the bank, rounded to the next highest thousand. The maximum benefit is \$500,000.

In addition, accidental death and dismemberment (AD&D) insurance provides a payment in the event of accidental death or accidental loss of limb or eyesight. The accidental health benefit is two times annual salary rounded to the next highest thousand.

The employee receives credits for both of these coverages.

## **Dependent Life Insurance**

A full-time employee may purchase life insurance coverage for both their spouse and children.

## **Travel Accident Insurance**

All employees are insured in the event of death or injury sustained during the course of a bona fide trip made at the request of the Bank. This excludes everyday travel to and from work.

## **MILEAGE REIMBURSEMENT**

You are reimbursed for the use of your automobile on bank business at a rate announced by the Finance Department. Bank business mileage includes transportation to and from any office of the Bank other than the regularly assigned office. Retail banking personnel are reimbursed based on excess mileage and should contact their manager with questions regarding their mileage. Newport Bridge tokens are supplied to retail banking personnel and should be requested from your manager or supervisor.

In order to obtain reimbursement, you should fill out a Local Expense Voucher Worksheet, which you can obtain a form from HRCONNECT. You and an officer should then sign the voucher. In the case of branch offices, the Assistant Manager can approve the voucher in the Branch Manager's absence. When requesting reimbursement, you should submit the "Local Expense Voucher Worksheet" on a monthly basis to the Accounts Payable. You will be reimbursed expenses on a monthly basis.

## **PAYROLL DISTRIBUTION**

Paychecks are distributed bi-weekly on Friday mornings, or in the event of a Friday holiday, on the preceding Thursday afternoon. All employees must elect to have their earnings credited directly to a checking or savings accounts either at BankNewport or at another bank.

Deductions from pay are limited to those required by law or specifically authorized in writing by the employee. Examples:

### Legally Required:

- Withholding Tax (Federal and State)
- Social Security Tax (FICA)
- Temporary Disability Insurance (TDI)

### Optional:

- Health, Dental and/or Vision (Family or Individual Plan)
- Optional Life Insurance
- United Way contributions
- 401k contributions
- Pre-Tax Reimbursement Accounts
  - health care
  - dependent care
  - supplemental life insurance
- Purchased vacation days

## **RETIREMENT PLANS**

### **Pension Plan**

We have established a retirement plan to supplement your Social Security and personal savings. This plan, a defined benefit pension plan, provides a monthly income at normal retirement age 65 (or early retirement, provided at least 15 years of creditable service have been completed and those years plus your age total 75 or more). The benefit will be based on your earnings history, years of creditable service, age at retirement, and the form of payout. The actual amount will be calculated upon your retirement. 100% vesting of your benefits occurs after 5 years of eligible service.

All full-time, salaried employees who have attained 21 years of age are eligible to participate following one full year of service of 1000 hours or more. This benefit is entirely bank funded.

### **401k Savings Plan**

BankNewport's 401k Plan offers an attractive way for you to accumulate savings during your career with the Bank. This plan allows you to save with "pre-tax" money, before deductions are made for federal and state taxes. These tax-deferred contributions are automatically deducted from your gross pay and deposited directly into an account in your name.

Effective with the first day of the month following six months of continuous service, all employees may elect to defer a portion of their base salary. You decide how to invest your funds according to the options available. Please refer to the Summary Plan Description for more information, or contact the Human Resources Department.

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## **ALARM SYSTEMS AND EMERGENCY PROCEDURES**

You should become familiar with the Bank's security policies and the location and operation of the alarm buttons. These are to be used only in the case of an emergency as they are tied directly to the Police Department and will make them aware of an emergency immediately. It is necessary to be prepared for any crisis that might arise.

In case of a holdup, you are to take no chances with your own life or the lives of your associates. As soon as the perpetrator has left the building, you should send in the alarm. It is of more importance that none of our employees or customers are injured than it is to set off the alarm.

A set of "holdup duty cards" is located in each branch. As soon as possible after a holdup or attempted holdup, you should take the top "holdup duty card" available and follow its instructions precisely. It is important that these cards be followed carefully and in order. The cards give directions as to what procedures must be followed. For example, one card directs you to call the police; another to call the FBI, others to guard the Bank entrance, the lobby, or the area directly behind the tellers and make sure no one touches anything. One more item of importance is that "holdup description forms" be filled out by every witness, including customers. Examples of things to be noted are: physical characteristics including clothing, name or nickname, manner of speaking including remarks made, jewelry or scars, and description of the perpetrator's motor vehicle including the direction in which it was headed.

You should also know the proper precautions have been taken so that in the event of a holdup, should an attempt be made to lock people in the vault, air is supplied through breather pipes.

The Human Resources Department and your supervisor should have the number of at least one friend or relative to contact in the event of an emergency.

## **CUSTOMER COMMUNICATION GUIDELINES**

Occasionally an employee is asked by a customer to confirm or deny rumors or to handle challenging questions concerning the soundness of the bank.

Should you be questioned by a customer, news reporter, or anyone from outside the bank on a sensitive topic, it is important that you:

- remain calm, friendly and not on the defensive
- make sure you understand the question
- get the person's name to return the call

### **DO'S**

- Make sure the person identifies himself/herself. Ask for a name and ask if the person represents a company or organization.
- Make sure you understand fully and clearly the question you are being asked or the information you are being asked to confirm.

- Write all this information down. If you have to make the person wait for you to get a pencil and paper, that is fine. Do not let the questioner's impatience rush you.
- Alert your branch or department manager immediately, even if the request is on a weekend or in the evening.

### DON'TS

- Don't speculate, guess or address any topic where you are less than 100 percent knowledgeable and authorized to act as bank spokesperson.
- Don't comment or speculate on another bank's problems.
- Don't say, "no comment", especially to a news reporter. This phrase is a red flag to reporters. Reporters will understand if you say, "I don't know the answer to the question" or "I am not authorized to answer that question, but will have a bank official respond to you as soon as possible."
- Don't grant interviews to news reporters. Get their name, news organization and topic, and contact your department or branch manager. In their absence, call the President, Chief Operating Officer or the Marketing Director.
  - Don't turn the inquirer away without offering to get the requested information to him or her.
  - Don't delay notifying your branch or department manager of the question.

### **CARE OF BANK PROPERTY**

You are requested and urged to assist in keeping all furnishings, desks, counters and equipment neat and orderly and the walls and paint clean and free from marks. All counters should be cleared of papers during the day and machines covered at night upon leaving. It is your responsibility to keep your work area neat and orderly and to cooperate in keeping lunchrooms and rest rooms clean.

Food and beverages are not permitted in the work area or customer contact areas or in areas where there is equipment or machinery. An unprofessional and impolite impression is given by a person who is eating or drinking while trying to talk to a customer. Also, because the machinery and equipment in the Bank is so expensive, any food or drinks spilled on them can cause severe and costly damage. Please confine your eating and drinking to appropriate areas.

Your bank keys and/or swipe cards are on loan to you during your tenure with the Bank and should be kept at all times in a safe and secure location. They must be returned to your supervisor should you leave the employ of the Bank. Remember, the appearance of the Bank is important in creating a favorable image with the public.



## **CHECK KITING**

Check kiting is the practice of depositing a check drawn against uncollected funds and then drawing on those funds. This is a very serious banking offense and could result in fines of up to \$10,000 or imprisonment of up to ten years or both. Any employee found to be kiting will be subject to immediate dismissal.

An example of kiting is writing a check on your account at Bank A, depositing that check to Bank B, and then writing checks on Bank B before the deposited check from A has cleared. Any questions you may have about check kiting should be directed to the Security Officer.

## **EMPLOYEE REFERRAL PROGRAM**

**Eligibility:** All active employees except those directly involved in the hiring process and who directly supervise the position for which the applicant is applying. Human Resources employees and Vice Presidents, and above, are not eligible to participate in the program. Temporary and summer positions are not included.

**Note:** In the event a referred employee terminates prior to the distribution of the referral bonus, the bonus will not be paid.

**Procedure:** Employee must complete the Employee Referral Form and include with the applicant's employment application or resume when submitted to the Bank for a position. The applicant must meet the qualifications for the position for which they are applying in order to be interviewed for the open position. The referred applicant will be selected or disqualified for a position on the same basis as all other applicants.

## **INTERNAL COMMUNICATION POLICY**

The Bank's internal communications systems (e.g. telephone, fax, E-Mail, and Phone-Mail) are subject to monitoring and review by management. Therefore, the following policy regarding the use and monitoring of these systems is as follows:

- Employees shall be made aware that the telephone system is monitored on a periodic basis. The frequency, destination and the length of incoming and outgoing telephone calls are tracked by extension number.
- The origination and destination of E-Mail and Phone-Mail messages are also monitored.
- Internal communications systems shall not be used for nonbank business ventures, and/or political and religious causes.
- Inappropriate or offensive messages are prohibited.

- Employees shall not use unauthorized codes or passwords to gain access to another employee's files.

Any abuse or infraction of this policy will subject the employee to disciplinary action up to and including termination.

### **PERSONAL MAIL AND TELEPHONE CALLS**

Our volume of mail is steadily increasing and in all fairness to those employees who must sort and distribute the mail, it is essential that your personal mail and packages be forwarded elsewhere. All mail coming in will be considered of a business nature and will be opened and distributed by the mail processing department.

Social calls for personal conversation are discouraged. The purpose of a business phone system is for customers and employees with questions and problems to get resolutions quickly. Personal calls tie up the lines and while you are talking to family and friends, customers are getting a busy signal or being put on hold. Please request that your family and friends not telephone you at work for purely social conversation.

A personal business call, occasionally necessary for your convenience, is considered permissible within reasonable limits. Calls such as these should be made strictly on your morning break or on your lunch break. Once again, these calls tie up the lines.

Absolutely no personal long-distance telephone calls will be allowed. If, in an emergency situation, you need to dial long-distance from the Bank, you must have your supervisor's approval to do so. You will receive a bill for the call from the Bank at a later date.

E-Mail usage should be limited to work-related issues only. Please refer to the End User Policy.

### **REQUISITIONS/SUPPLIES**

Managers and supervisors have the sole authority to order materials and contract for services. Should you need supplies or anything else in your work area, contact your supervisor or department head.

### **WEATHER CLOSING PROCEDURE**

In the event of a snowstorm, hurricane or any other weather related conditions, which would result in the closing of the Bank creating a no-work situation; the following procedure is in place.

A decision will be made no later than 7:00 a.m. by the President, Chief Operating Officer and the Executive Vice President of Community Banking as to the opening of the Bank for business.

Employees must be familiar with the following procedures:

**Delayed Opening:** A Delayed Opening is an announcement to the public of the Bank's anticipated opening time. In the event of a delayed opening, each employee is expected to report to his/her office as promptly as conditions permit. The expectation is that the majority of

employees will be at work at or close to the normal starting time. Branches are permitted to open to the public as soon as staffing allows.

**Weather Closing:** A Weather Closing is an announcement of the closing of the full Bank operations. Only emergency staff is required to report. There may be a time when a weather closing is announced and a branch is requested to open using emergency branch staff. This situation will be conveyed through the Executive Vice President of Community Banking.

**Early Closing:** During inclement weather, a decision may be made to close the Bank at an earlier hour. An early closing is announced to allow staff to proceed home safely. All staff is expected to work until the closing time. No staff is expected to remain after the early closing time.

**Emergency Update:** During non-bank hours, employees can dial the Bank's main telephone number, 846-3400; or 1.800.234.8586; wait for Bank message and push 6. The recorded message will give the most recent update by BankNewport.

An announcement will be made on the following local radio stations stating no work conditions:

WADK	1540	AM
WPRO	630	AM
WHJJ	920	AM
WSNE	93.3	FM
WHJY	94.1	FM
WWBB	101	FM
CHANNEL	10	WJAR
CHANNEL	12	WPRI

### **WORKPLACE INJURIES**

#### **Customer**

All accidents involving customers occurring on or around the building or grounds must be reported at once to your supervisor. The supervisor should contact the Human Resources Department immediately and the Police Department, if appropriate. A Non-Employee Incident Report found on HRCONNECT must be completed and forwarded to the Human Resources Department.

#### **Employees**

Accidents involving employees while they are on Bank property or on Bank business or involving a Bank vehicle must be reported to your supervisor as quickly as possible. The supervisor should report any incidents involving employees to the Human Resources Department immediately. An Employer's First Report of Injury found on HRCONNECT must be completed and forwarded to the Human Resources Department within 24 hours.

Any illness, which occurs during the workday, should be reported to your supervisor immediately. Limited first aid supplies are available in all bank facilities.

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