

# EMPLOYEE MANUAL



July 1, 2020

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## **Introduction**

Rural Missouri, Incorporated, d/b/a RMI Business Finance (hereafter referred to “RMI”) is a not-for-profit organized in the state of Missouri where we have earned the reputation for excellence by meeting the high standards of providing economic development financing. Our mission is to serve as a financial resource for improving the economic well-being of individuals, businesses and the communities we serve.

Whether you have just joined our staff or have been at RMI for a while, we are confident that you will find our company a dynamic and rewarding place in which to work, and we look forward to a productive and successful association. We consider the employees of RMI to be one of its most valuable resources. These policies have been written to serve as the guide for the employer/employee relationship.

There are several things to keep in mind about this manual. First, it contains only general information and guidelines. It is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the general policies and procedures described. For that reason, if you have any questions concerning eligibility for a particular benefit or the applicability of a policy or practice to you, you should address your specific questions to the Executive Director.

Neither this manual nor any other company document confers any contractual right, either express or implied, to remain in the company's employ. Nor does it guarantee any fixed terms and conditions of your employment.

Employment at RMI is on an at-will basis unless otherwise stated in a written individual employment agreement signed by the Executive Director under the authority of the Board of Directors. This means that employment may be terminated by the employee or employer at any time, for any reason or for no reason, and with or without prior notice. No one has the authority to make any express or implied representations in connection with, or in any way limit, an employee's right to resign or the employer's right to terminate an employee at any time, for any reason or for no reason, with or without prior notice. Nothing in this handbook creates an employment agreement, express or implied, or any other agreement between any employee and the Employer. No statement, act, series of events or pattern of conduct can change this at-will relationship.

The procedures, practices, policies and benefits described here may be modified or discontinued from time to time. We will try to inform you of any changes as they occur.

**Employee Handbook Acknowledgment and Receipt**

**I have received my copy of the Employee Handbook.**

The employee handbook describes important information about RMI, and I understand that I should consult the Executive Director regarding any questions not answered in the handbook. I have entered my employment relationship with RMI voluntarily and acknowledge that there is no specified length of employment. **Accordingly, either I or RMI can terminate the relationship at will, with or without cause, at any time, so long as there is not violation of applicable federal, state or local law.**

This handbook and the policies and procedures contained herein supersede any prior practices, oral or written representations, or statements regarding the terms and conditions of my employment with RMI. By distributing this handbook, RMI expressly revokes any previous policies and procedures that are inconsistent with those contained herein.

I understand that employment at RMI is on an at-will basis unless otherwise stated in a written individual employment agreement signed by the Executive Director. This means that employment may be terminated by the employee or employer at any time, for any reason or for no reason, and with or without prior notice. No one has the authority to make any express or implied representations in connection with, or in any way limit, an employee’s right to resign or the employer’s right to terminate an employee at any time, for any reason or for no reason, with or without prior notice.

**I understand and agree that nothing in the Employee Handbook creates, or is intended to create, a promise or representation of continued employment and that employment at RMI is employment at will, which may be terminated at the will of either RMI or myself. Furthermore, I acknowledge that this manual is neither a contract of employment nor a legal document.** I understand and agree that employment may be terminated with or without cause and with or without notice at any time by RMI or myself.

I have received the handbook, and I understand that it is my responsibility to read and comply with the policies contained in this handbook and any revisions made to it.

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Employee's Name (Print)

\_\_\_\_\_  
Date

**TO BE PLACED IN EMPLOYEE'S PERSONNEL FILE**

## **DIVERSITY**

### **Equal Employment Opportunity Statement**

RMI provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, gender, sexual orientation, gender identity, national origin, age, disability, genetic information, marital status, amnesty or status as a covered veteran in accordance with applicable federal, state and local laws. RMI complies with applicable state and local laws governing nondiscrimination in employment in every location in which RMI has facilities. This policy applies to all terms and conditions of employment, including hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

RMI expressly prohibits any form of unlawful employee harassment based on race, color, religion, gender, sexual orientation, national origin, age, genetic information, disability or veteran status. Improper interference with the ability of RMI employees to perform their expected job duties is not tolerated. The application of this policy is the responsibility of all RMI staff.

#### **Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA)**

The Americans with Disabilities Act (ADA) and the Americans with Disabilities Amendments Act, known as the ADAAA, are federal laws that prohibit employers with 15 or more employees from discriminating against applicants and individuals with disabilities and that when needed provide reasonable accommodations to applicants and employees who are qualified for a job, with or without reasonable accommodations, so that they may perform the essential job duties of the position.

It is the policy of RMI to comply with all federal and state laws concerning the employment of persons with disabilities and to act in accordance with regulations and guidance issued by the Equal Employment Opportunity Commission (EEOC). Furthermore, it is our company policy not to discriminate against qualified individuals with disabilities in regarding application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

RMI will make reasonable efforts for individuals with a disability so that they can perform the essential functions of a job but does not accept legal responsibility to follow ADA.

## **WORKPLACE SAFETY**

It is the responsibility of each employee to conduct all tasks in a safe and efficient manner complying with all local, state and federal safety and health regulations and program standards, and with any special safety concerns for use in a particular area or with a client.

Although most safety regulations are consistent throughout each department and program, each employee has the responsibility to identify and familiarize her/himself with the emergency plan. RMI shall post an emergency plan detailing procedure in handling emergencies such as fire, weather-related events, medical crises and active shooter.

RMI requires that every person in the organization assumes the responsibility of individual and organizational safety. Failure to follow company safety and health guidelines or engaging in conduct that places the employee, client or company property at risk can lead to employee disciplinary action and/or termination.

### **Drug-Free and Alcohol-Free Workplace**

RMI has a longstanding commitment to provide a safe and productive work environment. Alcohol and drug abuse pose a threat to the health and safety of employees and to the security of our equipment and facilities. For these reasons, RMI is committed to the elimination of drug and/or alcohol use and abuse in the workplace.

This policy outlines the practice and procedure designed to correct instances of identified alcohol and/or drug use in the workplace. This policy applies to all employees and all applicants for employment of RMI. The Executive Director is responsible for policy administration.

### **Employee Assistance and Drug-Free Awareness**

Illegal or unauthorized drug use and alcohol misuse have many adverse health and safety consequences.

RMI will support employees who voluntarily seek help for such problems before becoming subject to discipline and/or termination under this or other policies. Such employees may be allowed paid time off, placed on leaves of absence, and otherwise accommodated as required by law. Such employees may be required to document that they are successfully following prescribed treatment and to take and pass follow-up tests if they hold jobs that are safety sensitive or that require driving or if they have violated this policy previously.

Employees should report to work fit for duty and free of any adverse effects of illegal or unauthorized drugs or alcohol. This policy does not prohibit employees from the lawful use and possession of prescribed medications. Employees must, however, consult with their doctors about the medications' effect on their fitness for duty and ability to work safely and promptly disclose any work restrictions to the Executive Director as recommended by their treating physician.



## **Work Rules**

The following work rules apply to all employees:

- Whenever employees are working, are operating any company vehicle, utilizing their personal vehicle for company business, are present on company premises, or are conducting related work off-site, they are prohibited from:
- Using, possessing, buying, selling, manufacturing or dispensing an illegal or unauthorized drug (to include possession of drug paraphernalia).
- Being under the influence of alcohol or an illegal or unauthorized drug as defined in this policy.
- The presence of any detectable amount of any illegal or unauthorized drug or illegal and unauthorized controlled substance in an employee's body while performing company business or while in a company facility is prohibited.
- RMI will not allow any employee to perform their duties while taking prescribed drugs that are adversely affecting the employee's ability to safely and effectively perform their job duties. Employees taking a prescribed medication must carry it in the container labeled by a licensed pharmacist or be prepared to produce it if asked.
- Any illegal or unauthorized drugs or drug paraphernalia will be turned over to an appropriate law enforcement agency and may result in criminal prosecution and/or termination of employment.
- Employees who use medical marijuana must report this use to the Executive Director so that the organization may analyze the potential safety risk. RMI will comply with applicable state laws regarding the use of "medical marijuana" to the extent that those laws impose any obligations on employers.
- Using or possessing "medical marijuana in the workplace is not allowed and all employees are prohibited from being under the influence of marijuana while at work.

## **Required Testing**

The company retains the right to require the following tests:

- **Pre-employment:** All applicants must pass a drug test before beginning work or receiving an offer of employment. Refusal to submit to testing will result in disqualification of further employment consideration.

- **Reasonable suspicion:** Employees are subject to drug testing based on observations by a supervisor, fellow worker and/or Executive Director of apparent workplace drug use, possession or impairment. The Executive Director will make the decision of sending an employee for reasonable suspicion testing.
- **Post-accident:** Employees are subject to testing when they cause or contribute to accidents that seriously damage a company vehicle, machinery, equipment or property and/or result in an injury to themselves or another employee requiring off-site medical attention. In any of these instances, the investigation and subsequent testing must take place within two (2) hours following the accident, if not sooner.
- **Follow-up:** Employees who have tested non-negative, or otherwise violated this policy, are subject to discipline up to and including termination. Depending on the circumstances and the employee's work history/record, RMI may offer an employee who violates this policy or tests non-negative the opportunity to return to work on a last-chance basis pursuant to mutually agreeable terms, which could include follow-up drug testing at times and frequencies for a minimum of one (1) year but not more than two (2) years. If the employee either does not complete his/her rehabilitation program or tests positive after completing the rehabilitation program, he/she will be subject to immediate termination from employment.

### **Consequences**

Applicants who refuse to cooperate in a drug test or who test positive will not be hired.

Employees who refuse to cooperate in required tests or who use, possess, buy, sell, manufacture or dispense an illegal or unauthorized drug in violation of this policy will be terminated.

The first time an employee tests positive for alcohol or illegal or unauthorized drug use under this policy, the result will be discipline up to and including discharge.

Employees will be paid for time spent in alcohol/drug testing and then suspended pending the results of the drug/alcohol test. After the results of the test are received, a date/time will be scheduled to discuss the results of the test; this meeting will include the Executive Director and one other member of management or Board member. Should the results prove to be negative, the employee will receive back pay for the times/days of suspension.

### **Confidentiality**

Information and records relating to non-negative test results, drug and alcohol dependencies and legitimate medical explanations provided to the Executive Director shall be kept confidential to the extent required by law and maintained in secure files separate from normal personnel files.

### **Inspections**

RMI reserves the right to inspect all portions of its premises for drugs, alcohol or other contraband. All employees, contract employees and visitors may be asked to cooperate in inspections of their persons, work areas and property that might conceal a drug, alcohol or other contraband. Employees who possess such contraband or refuse to cooperate in such inspections are subject to appropriate discipline up to and including discharge.

### **Crimes Involving Drugs**

RMI prohibits all employees from manufacturing, distributing, dispensing, possessing or using an illegal or unauthorized drug in or on company premises or while conducting company business. Employees are also prohibited from misusing legally prescribed or over the counter (OTC) drugs. Law enforcement personnel shall be notified, as appropriate, when criminal activity is suspected.

### **Workplace Bullying**

RMI defines bullying as “repeated inappropriate behavior, either direct or indirect, whether verbal, physical or otherwise, conducted by one or more persons against another or others, at the place of work and/or in the course of employment.” Such behavior violates the company Code of Ethics, which clearly states that all employees will be treated with dignity and respect.

The purpose of this policy is to communicate to all employees that the company will not tolerate bullying behavior. Employees found in violation of this policy will be disciplined up to and including termination.

Bullying may be intentional or unintentional. However, it must be noted that where an allegation of bullying is made, the intention of the alleged bully is irrelevant and will not be given consideration when determining discipline. As in sexual harassment, it is the effect of the behavior upon the individual that is important. RMI considers the following types of behavior to be examples, but not limited to, of bullying:

- **Verbal bullying:** Slandering, ridiculing or maligning a person or his/her family; persistent name calling that is hurtful, insulting or humiliating; using a person as the butt of jokes; abusive and offensive remarks.
- **Physical bullying:** Pushing, shoving, kicking, poking, tripping, assault or threat of physical assault; damage to a person’s work area or property.
- **Gesture bullying:** Nonverbal threatening gestures or glances that convey threatening messages.
- **Exclusion:** Socially or physically excluding or disregarding a person in work-related activities.

### **Violence in the Workplace**

All employees, customers, vendors and business associates must always be treated with courtesy and respect. Employees are expected to refrain from conduct that may be dangerous to others.

Conduct that threatens, intimidates or coerces another employee, customer, vendor or business associate will not be tolerated. RMI resources may not be used to threaten, stalk or harass anyone

at the workplace or outside the workplace. RMI treats threats coming from an abusive personal relationship as it does other forms of violence.

Indirect or direct threats of violence, incidents of actual violence and suspicious individuals or activities should be reported as soon as possible to the Executive Director. When reporting a threat or incident of violence, the employee should be as specific and detailed as possible. Employees should not place themselves in peril, nor should they attempt to intercede during an incident.

Employees should promptly inform the Executive Director of any protective or restraining order that they have obtained that lists the workplace as a protected area. Employees are encouraged to report safety concerns regarding intimate partner violence.

RMI will investigate all reports of threats of violence or incidents of actual violence and of suspicious individuals or activities. The identity of the individual making a report will be protected as much as possible. RMI will not retaliate against employees making good-faith reports of violence, threats or suspicious individuals or activities. In order to maintain workplace safety and the integrity of its investigation, RMI may suspend employees suspected of workplace violence or threats of violence, pending investigation.

Anyone found to be responsible for threats of or actual violence or other conduct that is in violation of these guidelines will be subject to prompt disciplinary action up to and including termination of employment.

RMI encourages employees to bring their concerns to the attention of the Executive Director before the situation escalates. RMI will not discipline employees for raising such concerns.

### **Smoke-Free Workplace**

It is the policy of RMI to prohibit smoking, vaping and e-cigarettes on all company premises except where indicated in order to provide and maintain a safe and healthy work environment for all employees. The law defines smoking as the "act of lighting, smoking or carrying a lighted or smoldering cigar, cigarette or pipe of any kind."

The smoke-free workplace policy applies to:

- All areas of company buildings.
- All company-sponsored off-site conferences and meetings.
- All vehicles owned or leased by the company.
- All visitors (customers and vendors) to the company premises.
- All contractors and consultants and/or their employees working on the company premises.
- All employees, temporary employees and student interns.

Smoking is permitted in designated areas only.

## **Whistle Blower Policy**

RMI requires directors, officers and employees to observe the highest standards of business and personal ethics in conduct of their duties and responsibilities. As employees and representatives, RMI will practice honesty and integrity in fulfilling our responsibilities to comply with applicable laws and regulations.

### **(1) Reporting Responsibility.**

This Whistleblower Policy is intended to encourage and enable employees and others to raise serious concerns internally so that RMI can address and correct inappropriate conduct and actions. It is the responsibility of all board members, officers, and employees to report concerns about violations of RMI's code of ethics or suspected violations of law or regulations that govern RMI's operations.

### **(2) No Retaliation.**

It is contrary to the values of RMI for anyone to retaliate against any board member, officer or employee who in good faith reports an ethics violation, or a suspected violation of law, such as a complaint of discrimination, or suspected fraud, or suspected violation of any regulation governing the operations of RMI. An employee who retaliates against someone who has reported a violation in good faith is subject to discipline up to and including termination of employment.

### **(3) Reporting Procedure.**

RMI has an open-door policy and suggests that employees share their questions, concern, suggestions or complaints with their supervisor. If you are not comfortable speaking with your supervisor or you are not satisfied with your supervisor's response, you are encouraged to speak with the Executive Director or a board member. Supervisors are required to report complaints or concerns about suspected ethical and legal violations in writing to the Executive Director, who has the responsibility to investigate all reported complaints. Employees with concerns or complaints may also submit their concerns in writing directly to their supervisor or the Executive Director.

### **(4) Acting in Good Faith.**

Anyone filing a written complaint concerning a violation or suspected violation must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

### **(5) Handling of Reported Violations.**

The Executive Director will notify the person who submitted a complaint and acknowledge receipt of the reported violation or suspected violation. All reports will be promptly investigated, and appropriate corrective action will be taken if warranted by the investigation.

## **Anti-Harassment Policy and Complaint Procedure**

RMI is committed to a work environment in which all individuals are treated with respect and dignity. Everyone has the right to work in a professional atmosphere that promotes equal employment opportunities and prohibits unlawful discriminatory practices, including harassment. Therefore, RMI expects that all relationships among persons in the office will be business-like and free of bias, prejudice and harassment.

It is the policy of RMI to ensure equal employment opportunity without discrimination or harassment on the basis of race, color, religion, gender, sexual orientation, gender identity, national origin, age, disability, genetic information, marital status, amnesty or status as a covered veteran. RMI prohibits any such discrimination or harassment.

RMI encourages reporting of all perceived incidents of discrimination or harassment. It is the policy of RMI to promptly and thoroughly investigate such reports. RMI prohibits retaliation against any individual who reports discrimination or harassment or who participates in an investigation of such reports.

### **Definitions of Harassment**

Sexual harassment constitutes discrimination and is illegal under federal, state and local laws. For the purposes of this policy, sexual harassment is defined, as in the Equal Employment Opportunity Commission Guidelines, as unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature when, for example a) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment; b) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or c) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

Sexual harassment may include a range of subtle and not-so-subtle behaviors and may involve individuals of the same or different gender. Depending on the circumstances, these behaviors may include unwanted sexual advances or requests for sexual favors; sexual jokes and innuendo; verbal abuse of a sexual nature; commentary about an individual's body, sexual prowess or sexual deficiencies; leering, whistling or touching; insulting or obscene comments or gestures; display in the workplace of sexually suggestive objects or pictures; and other physical, verbal or visual conduct of a sexual nature.

Harassment based on any other protected characteristic is also strictly prohibited. Under this policy, harassment is verbal, written or physical conduct that denigrates or shows hostility or aversion toward an individual because of his/her race, color, religion, gender, sexual orientation, national origin, age, disability, marital status, citizenship, genetic information or any other characteristic protected by law or that of his/her relatives, friends or associates, and that a) has the purpose or effect of creating an intimidating, hostile or offensive work environment; b) has the purpose or effect of unreasonably interfering with an individual's work performance; or c) otherwise adversely affects an individual's employment opportunities.

Harassing conduct includes epithets, slurs or negative stereotyping; threatening, intimidating or hostile acts; denigrating jokes; and written or graphic material that denigrates or shows hostility or aversion toward an individual or group and that is placed on walls or elsewhere on the employer's premises or circulated in the workplace, on company time or using company equipment via e-mail, phone (including voice messages), text messages, tweets, blogs, social networking sites or other means.

### **Individuals and Conduct Covered**

These policies apply to all applicants and employees, whether related to conduct engaged in by fellow employees or someone not directly connected to RMI (e.g., an outside vendor, consultant or customer).

Conduct prohibited by these policies is unacceptable in the workplace and in any work-related setting outside the workplace, such as during business trips, business meetings and business-related social events.

Any employee who witnesses conduct that violates this policy should make every effort to ensure such conduct stops and address it immediately, according to the Complaint Process described in this policy.

### **Complaint Process**

Individuals who believe they have been the victims of conduct prohibited by this policy statement or who believe they have witnessed such conduct should discuss their concerns with their immediate supervisor and/or the Executive Director.

When possible, RMI encourages individuals who believe they are being subjected to such conduct to promptly advise the offender that his or her behavior is unwelcome and request that it be discontinued. Often this action alone will resolve the problem. RMI recognizes, however, that an individual may prefer to pursue the matter through complaint procedures.

RMI encourages the prompt reporting of complaints or concerns so that rapid and constructive action can be taken before relationships become irreparably strained. Therefore, although no fixed reporting period has been established, early reporting and intervention have proven to be the most effective method of resolving actual or perceived incidents of harassment.

Any reported allegations of harassment, discrimination or retaliation will be investigated promptly. The investigation may include individual interviews with the parties involved and, where necessary, with individuals who may have observed the alleged conduct or may have another relevant knowledge.

Confidentiality will be maintained throughout the investigatory process to the extent consistent with adequate investigation and appropriate corrective action.

Retaliation against an individual for reporting harassment or discrimination or for participating in an investigation of a claim of harassment or discrimination is a serious violation of this policy

and, like harassment or discrimination itself, will be subject to disciplinary action. Acts of retaliation should be reported immediately and will be promptly investigated and addressed. Misconduct constituting harassment, discrimination or retaliation will be dealt with appropriately.

If a party to a complaint does not agree with its resolution, that party may appeal to an officer of the Board of Directors.

False and malicious complaints of harassment, discrimination or retaliation may be the subject of appropriate disciplinary action.

### **Weapons in the Workplace**

RMI wishes to maintain a safe workplace for all employees and will prohibit persons from carrying a dangerous weapon upon the premises, regardless of possession of a concealed carry permit.

Dangerous weapons include firearms, explosives, knives and other weapons that might be considered dangerous or that could cause harm.

RMI will post the premises as being off-limits to concealed firearms by means of one or more signs in a conspicuous place. Possession of a firearm in a vehicle on the premises shall not be an offense so long as the firearm is not removed from the vehicle or brandished while the vehicle is on the premises.

RMI Employees will be allowed possession of a firearm on the premises with the written consent of the RMI Executive Director. Positive Control of the firearm will always be required.

## **EMPLOYMENT**

### **Employee Classification Categories**

All employees are designated as either nonexempt or exempt under state and federal wage and hour laws. The following is intended to help employees understand employment classifications and employees' employment status and benefit eligibility. These classifications do not guarantee employment for any specified period. The right to terminate the employment-at-will relationship at any time is retained by both the employee and RMI.

**Nonexempt employees** are employees whose work is covered by the Fair Labor Standards Act (FLSA). They are NOT exempt from the law's requirements concerning minimum wage and overtime.

**Exempt employees** are generally managers or professional, administrative or technical staff who ARE exempt from the minimum wage and overtime provisions of the FLSA. Exempt employees



hold jobs that meet the standards and criteria established under the FLSA by the U.S. Department of Labor.

RMI has established the following categories for both nonexempt and exempt employees:

- **Regular, full time:** Employees who are not in a temporary status and who are regularly scheduled to work the company's full-time schedule of 36-40 hours per week. Generally, these employees are eligible for the full benefits package, subject to the terms, conditions and limitations of each benefits program.
- **Regular, part time:** Employees who are not in a temporary status and who are regularly scheduled to work less than the full-time schedule but at least 20 hours each week. Regular, part-time employees are eligible for some of the benefits offered by the company subject to the terms, conditions and limitations of each benefits program.
- **Temporary, part time:** Employees who are hired as interim replacements to temporarily supplement the workforce or to assist in the completion of a specific project and who are temporarily scheduled to work less than the company's full-time schedule for a limited duration. Employment beyond any initially stated period does not in any way imply a change in employment status.

Temporary workers are not eligible for company benefits unless specifically stated otherwise in company policy or are deemed eligible according to plan documents.

- **Contractor:** A contractor is under a written agreement to perform services outlined in an Agreement. Compensation for performance of services is outlined and specified in the Agreement.

### **Attendance**

Regular attendance is an essential responsibility of each RMI employee. Employees are expected to report to work as scheduled. Employees are also expected to remain at work for their entire work schedule. Employees are also expected to report to work and return from breaks on time. If you cannot report to work as scheduled, you must notify the Executive Director immediately and notify the rest of the RMI staff by email. The Executive Director is permitted to waive the attendance policy in the face of a pandemic, natural disaster or other cause.

## **Internal Transfers/Promotions and Hiring Procedures**

Employees may request consideration to transfer to other jobs as vacancies become available and will be considered along with other applicants. At the same time, RMI may initiate transfers of employees between departments and facilities to meet specified work requirements and reassignment of work requirements.

RMI offers employees promotions to higher-level positions when appropriate. Management prefers to promote from within and may first consider current employees with the necessary qualifications and skills to fill vacancies above the entry level, unless outside recruitment is in the company's best interest. To be considered, employees must have a satisfactory performance record and have no disciplinary actions during the last 12 months. The Executive Director retains the discretion to make exceptions to the policy.

Upon approval of the Board of Directors, the Executive Director will begin the search process. The search process may include but not be limited to such efforts as job posting, advertising and personal referral. At the conclusion of a search, the Executive Director will perform interviews with the finalists and perform an evaluation of each of the applicants. A letter offering employment on an at-will basis will be sent to the candidate outlining the terms of employment.

### **Orientation and Training Period**

At the time a job offer is extended, the probationary period begins on the first day of employment and will continue for 90 days of active work. During the probationary period, the new employee's performance is compared with the job requirements and expectations. Regular feedback will be provided. If performance is satisfactory, the Executive Director will review the employee's performance and inform the employee that the performance is satisfactory. A copy of any documentation will be given to the employee and the employee will be informed that a copy is being placed in his/her personnel file.

If the Executive Director determines that work performance or conduct is unsatisfactory at any time during the probationary period, a discussion will be held promptly with the employee pointing out the deficiencies and the measures that should be taken to correct the deficiencies. Written documentation of the discussion and corrective measures will be given to the employee and placed in the employee's personnel file. If the employee continues to perform at an unacceptable level, the Executive Director should determine 1) if the probationary period may be extended for a specific period to allow the employee more time to meet the job standards, or 2) if termination is warranted. After successful completion of the probationary period, employees remain subject to the continued expectation of maintaining acceptable standards of performance throughout their employment at RMI.

### **Background and Reference Checks**

To ensure that individuals who join RMI are well qualified and to ensure that RMI maintains a safe and productive work environment, it is our policy to conduct pre-employment background checks on all applicants who accept an offer of employment. Background checks may include

verification of any information on the applicant's resume or application form. In addition, any new RMI employee must complete SBA Form 1081: Statement of Personal History for Non-Bank Lenders, CDCs and Micro-lenders and recommendation for employment must be approved by SBA.

All offers of employment are conditioned on receipt of a background check report that is acceptable to RMI. All background checks are conducted in conformity with the Federal Fair Credit Reporting Act, the Americans with Disabilities Act, and state and federal privacy and antidiscrimination laws. Reports are kept confidential and are only viewed by individuals involved in the hiring process.

If information obtained in a background check would lead RMI to deny employment, a copy of the report will be provided to the applicant, and the applicant will have the opportunity to dispute the report's accuracy. Background checks may include a criminal record check, although a criminal conviction does not automatically bar an applicant from employment.

Additional checks such as a driving record or credit report may be made on applicants if appropriate and job related.

RMI also reserves the right to conduct a background check for current employees to determine eligibility for promotion or reassignment in the same manner as described above.

### **Acceptance of Gifts, Gratuities and Hospitality**

RMI values its reputation for ethical behavior. RMI recognizes that any involvement in bribery is illegal and will reflect adversely on its image and reputation, therefore, RMI prohibits the offering, giving soliciting or the acceptance of any bribe in whatever form to or from any person or company, public or private, contractor, consultant, agent, borrower, lender, external examiner and any non-employee service provider engaged on RMI business for whatever reason. RMI staff may not directly or through others offer or give any money, gift, hospitality or other thing of value to an official, employee or representative that could reasonably give the appearance of influencing the relationship with RMI. RMI staff may:

- Give gifts of a nominal value to be utilized in marketing efforts.
- With Executive Director approval, provide meals or other customary entertainment provided that the expenses are kept at a reasonable level.

### **Service Awards**

RMI recognizes the value of institutional knowledge and experience held by long-term employees. Additionally, retention of high-performing employees reduces the cost of employee turnover and enhances RMI's credibility. Equally, employees who retire from RMI are ambassadors of goodwill. Full-time, active employees become initially eligible for service awards in the year in which they complete ten years of service and are rewarded every five years thereafter. Retirement recognition awards are given upon retirement at the discretion of the Executive Director.

## Progressive Discipline

Every employee has the duty and the responsibility to be aware of and abide by existing rules and policies. Employees also have the responsibility to perform his/her duties to the best of his/her ability and to the standards as set forth in his/her job description or as otherwise established.

RMI supports the use of progressive discipline to address issues such as poor work performance or misconduct. Our progressive discipline policy is designed to provide a corrective action process to improve and prevent a recurrence of undesirable behavior and/or performance issues. Our progressive discipline policy has been designed consistent with our organizational values, best practices and employment laws.

Outlined below are the steps of our progressive discipline policy and procedure. RMI has the right to combine or skip steps in this process depending on the facts of each situation and the nature of the offense. The level of disciplinary intervention may also vary. Some of the factors that will be considered are whether the offense is repeated despite coaching, counseling and/or training; the employee's work record; and the impact the conduct and performance issues have on our organization.

The following outlines RMI's progressive discipline process:

- **Documented Verbal warning:** The Executive Director and/or supervisor verbally counsels an employee about an issue of concern, and a written record of the discussion is placed in the employee's personnel file for future reference.
- **Written warning:** Written warnings are used for behavior or violations that the Executive Director and/or supervisor consider serious or in situations when a verbal warning has not helped change unacceptable behavior. Written warnings are placed in an employee's personnel file. Employees should recognize the grave nature of the written warning.
- **Final Warning/Performance improvement plan:** Whenever an employee has been involved in a disciplinary situation that has not been readily resolved or when he/she has demonstrated an inability to perform assigned work responsibilities efficiently, the employee may be given a final warning or placed on a performance improvement plan (PIP). PIP status will last for a predetermined amount of time not to exceed 90 days. Within this time period, the employee must demonstrate a willingness and ability to meet and maintain the conduct and/or work requirements as specified by the supervisor and the organization. At the end of the performance improvement period, the performance improvement plan may be closed or, if established goals are not met, dismissal may occur.

The Executive Director reserves the right to determine the appropriate level of discipline for any inappropriate conduct, including oral and written warnings, suspension with or without pay, demotion and discharge.

## Separation of Employment

Separation of employment within RMI can occur for several different reasons.

- **Resignation:** Although we hope your employment with us will be a mutually rewarding experience, we understand that varying circumstances cause employees to voluntarily resign employment. Resigning employees are required to provide two weeks' notice, in writing, to facilitate a smooth transition out of the organization. The Executive Director reserves the right to provide an employee with two weeks' pay in lieu of notice in situations where job or business needs warrant such action. If an employee provides less notice than requested, RMI may deem the individual to be ineligible for rehire depending on the circumstances regarding the notice given.
- **Retirement:** Employees who wish to retire are required to notify the Executive Director in writing at least one (1) month before the planned retirement date. It is the practice of RMI to give special recognition to employees at the time of their retirement. The recipient must be employed with RMI for ten (10) years to be eligible for a retirement gift. A retirement gift may be determined by the Executive Director.
- **Job abandonment:** Employees who fail to report to work or contact the Executive Director for three (3) consecutive workdays shall be considered to have abandoned the job without notice, effective at the close of business on the third day. Immediately following the third business day, the Executive Director will initiate the appropriate paperwork to terminate the employee. Employees who are separated due to job abandonment are ineligible to receive accrued benefits and are ineligible for rehire.
- **Termination:** Employees of RMI are employed on an at-will basis, and the company retains the right to terminate an employee at any time.

### Return of Company Property

The separating employee must return all company property at the time of separation, including uniforms, cell phones, keys, PCs, laptops, company credit card and any other company owned property. An inventory will be conducted by the Executive Director of all returned property. Failure to return some items may result in deductions from the final paycheck. An employee will be notified in writing of the wage deduction to deduct the costs of such items from the final paycheck.

The separating employee shall contact the Executive Director as soon as notice is given to schedule an exit interview. The interview will be on the employee's last day of work or another day, as mutually agreed.

Health insurance terminates the last day of the month of employment unless an employee requests immediate termination of benefits. Information for Consolidated Omnibus Budget

Reconciliation (COBRA) continued health coverage will be provided. Employees will be required to pay the premium of their health insurance coverage through COBRA.

### **Rehire**

Former employees who left RMI in good standing and were classified as eligible for rehire may be considered for reemployment. An application must be submitted to the Executive Director, and the applicant must meet all minimum qualifications and requirements of the position, including any qualifying exam, when required.

Rehired employees begin benefits just as any other new employee. Previous tenure will not be considered in calculating longevity or any other benefits.

An applicant or employee who is terminated for violating policy or who resigned in lieu of termination from employment due to a policy violation will be ineligible for rehire.

## **WORKPLACE STANDARDS**

### **Confidentiality**

Our clients and other parties with whom we do business entrust RMI with important information relating to their businesses. It is our policy that all information considered confidential will not be disclosed to external parties or to employees except when necessary to perform their job responsibilities. If an employee questions whether certain information is considered confidential, he/she should first check with the Executive Director.

This policy is always intended to alert employees to the need for discretion and is not intended to inhibit normal business communications.

Inquiries from all media must be referred to the Executive Director.

### **Dishonesty**

Dishonesty cannot be tolerated and will be dealt with promptly in the following or related circumstances: stealing; lying about matters connected with work; falsifying time or any workplace records; unauthorized personal use of RMI property; and doing unauthorized private work on RMI time. Dishonesty is grounds for serious disciplinary action, up to and including termination.

### **Conflicts of Interest**

It is in the best interest of RMI to be aware of and properly manage all conflicts of interest and appearances of a conflict of interest. This conflict of interest policy is in accordance with the NLRB and designed to help directors, members, officers, and employees of RMI identify situations that present potential conflicts of interest and to provide RMI with a procedure to appropriately manage conflicts in accordance with legal requirements and the goals of accountability and transparency in RMI's operations.

## 1. Conflict of Interest Defined.

In this policy, a person with a conflict of interest is referred to as an "interested person." For purposes of this policy, the following circumstances shall be deemed to create a Conflict of Interest:

- A director, member, officer, or employee, (or family member of any of the foregoing) is a party to a contract or involved in a transaction with RMI for goods or services.
- A director, member, officer, or employee, (or a family member of any of the foregoing) that has a material financial interest in a transaction between RMI and an entity in which the director, member, officer, or employee, or a family member of the foregoing, is a director, member, officer, agent, partner, associate, employee, trustee, personal representative, receiver, guardian, custodian, or other legal representative.
- A director, member, officer, or employee, (or a family member of the foregoing) that is engaged in some capacity or has a material financial interest in a business or enterprise that competes with RMI.

Other situations may create the *appearance of a conflict* in connection with a person who has influence over the activities or finances of RMI. All such circumstances should be disclosed to the Board of Directors or Executive Director, as appropriate, and a decision made as to what course of action RMI should take so that the best interests of RMI are not compromised by the personal interests of stakeholders of RMI.

### 1. Definitions

- A "Conflict of Interest" is any circumstance described in Part 1 of this Policy.
- An "Interested Person" is any person serving as an officer, member, employee or Board Member of RMI or anyone else who is in a position of control over RMI who has a personal interest that is in conflict with the interests of RMI.
- A "Family Member" is a spouse, parent, child or spouse of a child, brother, sister, or spouse of a brother or sister, of an interested person.
- A "Material Financial Interest" in an entity that has a financial interest of any kind, which, in view of all the circumstances, is substantial enough that it would, or reasonably could, affect an Interested Person's or Family Member's judgment with respect to transactions to which the entity is a party.

- A "Contract or Transaction" is any agreement or relationship involving the sale or purchase of goods or services, the providing or receipt of a loan, grant, or the establishment of any other type of financial relationship, or the exercise of control over another organization. The making of a gift to RMI is not a Contract or Transaction.

## 2. Procedures.

- Prior to board action on a contract or transaction involving a Conflict of Interest, a director or committee member having a Conflict of Interest and who attends the meeting shall disclose all material facts to the Conflict of Interest. Such disclosure shall be reflected in the minutes of the meeting. If board members are aware that another board member or RMI employee have a conflict of interest, relevant facts should be disclosed by the board member or by the interested person invited to the board meeting as a guest for purposes of disclosure.
- A director or committee member who plans to not attend a meeting at which he or she has reason to believe that the board or committee will act on a matter in which the person has a Conflict of Interest shall disclose to the chair of the meeting all facts material to the Conflict of Interest. The chair shall report the disclosure at the meeting and the disclosure shall be reflected in the minutes of the meeting.
- A person who has a conflict of interest should immediately disclose the conflict to the Executive Director or meeting chair. Any person having a conflict of interest or possible conflict of interest should not vote or use his/her personal influence on the matter, and he/she should not be counted as part of a quorum for the meeting. The minutes of the meeting should reflect that a disclosure was made, the abstention from voting and the quorum count. These restrictions should not be construed as preventing the person from briefly stating his/her position in the matter, nor from answering pertinent questions of other persons, since his/her knowledge could be of assistance to the deliberations.

In the event it is not entirely clear that a Conflict of Interest exists, the individual with the potential conflict shall disclose the circumstances to the Executive Director, who shall determine whether full board discussion is warranted or whether there exists a Conflict of Interest that is subject to this policy.



3. **Confidentiality.** Each director, member, officer, or employee shall exercise care not to disclose confidential information acquired in connection with disclosures of conflicts of interest or potential conflicts, which might be averse to the interests of RMI. Furthermore, directors, members, officers, and employees shall not disclose or use information relating to the business of RMI for their personal profit or advantage or the personal profit or advantage of their family member(s).
4. **Review of policy.**
  - Each RMI director, member, officer, and employee shall be provided with and asked to review a copy of this Policy and to acknowledge in writing that he or she has done so.
  - This policy shall be reviewed annually by each member of the Board of Directors. Any changes to the policy shall be communicated to all RMI directors, members, officers and staff.

### **Outside Employment**

Employees are permitted to engage in outside work or to hold other jobs, subject to certain guidelines as outlined below.

- Outside employment shall not interfere with the efficient performance of the employees' duties at RMI.
- Outside employment shall not involve conflict of interest or conflict with the employees' duties at RMI.
- Outside employment shall not involve the performance of duties which the employee should perform as part of employment at RMI.
- Outside employment shall not occur during the employee's regular or assigned working hours at RMI unless the employee is on vacation leave or leave without pay.
- If the employee accepts outside employment, the employee must request authorization in writing explaining in detail all aspects of the outside employment. Authorization must be approved in writing by the employee's immediate supervisor and/or Executive Director and placed in the employee's personnel file.

### **Attire and Grooming**

It is important for all employees to project a professional image while at work by being appropriately attired. RMI employees are expected to be neat, clean and well-groomed while on

the job. Clothing must be consistent with the standards for a business environment and must be appropriate to the type of work being performed. Every employee is expected to practice daily hygiene and good grooming habits. Hair should be clean, combed, and neatly trimmed or arranged. Sideburns, mustaches, and beards should be neatly trimmed. Non-traditional hair colors are not permitted.

RMI is confident that employees will use their best judgment regarding attire and appearance. The Executive Director reserves the right to determine appropriateness. Any employee who is improperly dressed will be counseled or in severe cases may be sent home to change clothes. Continued disregard of this policy may be cause for disciplinary action, which may result in termination.

### **Tattoos**

No visible tattoos or other body art (such as surgically implanted ball bearings, spikes, etc.) are permitted. Exceptions may be made for employees who have small, non-offensive tattoos that cannot easily be covered by standard clothing (i.e. wrist, neck, etc.). All exceptions require the approval of the Executive Director.

### **Body Piercing**

Rings or other body piercing jewelry including ear gages, body piercings through the nose, eyelid, tongue or other visible body part, other than the ear lobes, are not acceptable.

### **Business Casual Dress**

Clothing must be suitable for conducting business even for employees not meeting directly with the public. For business occasions and special events, appropriate business attire must be worn.

Business casual includes:

- Casual slacks
- Collared, mock or turtleneck shirts and sweaters
- Clean tennis shoes or dress sandals
- Walking shorts/Bermuda shorts that are at least fingertip length or longer

Daily office casual attire will be permitted:

- Casual slacks
- Round necked shirts
- Jeans
- Clean tennis shoes or dress sandals
- Walking shorts/Bermuda shorts that are at least fingertip length or longer

The following will be considered inappropriate attire and should not be worn:

- Cut-off shorts or bare midriff tops

- Short shorts or excessively short skirts
- Clothing which exposes the back
- Clothing or accessories which create a safety hazard
- Sweatpants or athletic pants
- Clothing with offensive messages
- Hats
- Athletic shorts

### **Electronic Communication and Internet Use**

The following guidelines have been established for employee use of company equipment for personal use, including non-work-related social media, on-line shopping, personal emails, etc.

- Internet, company-provided equipment (e.g., cell phone, laptops, computers) and services may not be used for transmitting, retrieving or storing any communications of a defamatory, discriminatory, harassing or pornographic nature.
- The following actions are forbidden: using disparaging, abusive, profane or offensive language; creating, viewing or displaying materials that might adversely or negatively reflect upon RMI and engaging in any illegal activities, including piracy, cracking, extortion, blackmail, copyright infringement, and unauthorized access of any computers and company-provided equipment such as cell phones and laptops.
- Employees may not copy, retrieve, modify or forward copyrighted materials, except with permission or as a single copy to reference only.
- Employees must not use the system in a way that disrupts its use by others. Employees must not send or receive large files that could be saved/transferred via thumb drives.
- Employees should not open suspicious e-mails, pop-ups or downloads. Contact the IT department with any questions or concerns to reduce the release of viruses or to contain viruses immediately.
- Internal and external e-mails are considered business records and may be subject to discovery in the event of litigation. Be aware of this possibility when sending e-mail within and outside the company.

### **Right to Monitor**

All company-supplied technology and company-related work records belong to the company and not to the employee. RMI routinely monitors use of company-supplied technology. Inappropriate or illegal use or communications may be subject to disciplinary action up to and including termination of employment.

## **Social Media Policy**

- (1) Do not comment on trade secrets and proprietary RMI information (business, financial and marketing strategies) without the advance approval of the Executive Director
- (2) Do not make negative comments about our customers in any social media.
- (3) Use of social media on RMI equipment during working time is permitted, if your use is for legitimate, preapproved RMI business. Please discuss the nature of your anticipated business use and the content of your message with the Executive Director and obtain his/her approval prior to such use.
- (4) Respect copyright, trademark and similar laws and use such protected information in compliance with applicable legal standards.

### **You may not do any of the following:**

- (1) Use RMI's logos, marks or other protected information or property for any business/commercial venture without express written authorization from the Executive Director.
- (2) Make knowingly false representations about your credentials or your work.
- (3) Create a blog or online group related to RMI (not including blogs or discussions involving wages, benefits, or other terms and conditions of employment) without the advance approval of the Executive Director. If a blog or online group is approved, it must contain a disclaimer approved by RMI legal counsel.

### **Enforcement.**

Policy violations will be subject to disciplinary action, up to and including termination.

Be thoughtful in all communications and dealings with others, including email and social media. Never harass (as defined by our anti-harassment policy) threaten, libel or defame fellow professionals, employees, clients, competitors or anyone else. In general, it is always wise to remember that what you say in social media can often be seen by anyone. Accordingly, harassing comments, obscenities or similar conduct that would violate RMI's policies is discouraged.

All employees are expected to know and follow this policy. Nothing in this policy is, however, intended to prevent employees from engaging in concerted activity protected by law. If you have any questions regarding this policy, please ask the Executive Director before acting. Any violations of this policy are grounds for disciplinary action, up to and including immediate termination of employment.

## **Employee Personnel Files**

Employee files are maintained by the Executive Director and are considered confidential. Personnel files may not be taken outside the office.

Representatives of government or law enforcement agencies, in the course of their duties, may be allowed access to personnel file information.

[Note: Please be advised that company policy may be subject to state requirements, including potential requirements to provide copies of personnel files.]

## **COMPENSATION**

### **Performance and Salary Review**

Performance feedback is provided continually through an annual cycle. Employees will receive performance and goal feedback as employee goals are achieved. Performance evaluation forms will be retained as a part of the employee's personnel file.

Merit increases are based on personal performance, company performance and financials and are not guaranteed. A performance review does not always result in an automatic salary increase. The employee's overall performance and salary level relative to his/her position responsibilities are evaluated to determine if a salary increase would be warranted.

Budget allocations for merit increases are planned for and allocated before the start of each fiscal year. The annual salary increase program is designed to assist in planning and allocating merit and promotional increases that reward individual performance, that are market competitive and that are internally equitable.

Salary adjustments are occasionally requested or warranted at times other than annually. Such an occurrence will be initiated by the Executive Director.

### **Payment of Wages**

RMI salary payments are made monthly on the last working day of the month through direct deposit into either a savings or checking account at the financial institution of the employee's choice. A copy of the employee's paycheck along with pay stub are provided to the employee by the last working day of the month. No salary advances will be made.

Overtime payment, which is included with the nonexempt employee's base salary payment, is paid in the same period they are worked.

If an employee's marital status changes or the number of exemptions previously claimed increases or decreases, a new Form W-4 must be submitted to the Executive Director.

### **Time Reporting**

The usual workweek period is 40 hours with the pay period officially ending at 5:00pm on the last working day of the month.

Overtime is defined as hours worked by an hourly or nonexempt employee in excess of 40 hours in a workweek and RMI employees will submit their time sheet monthly. Each employee is to

maintain an accurate daily record of his or her hours worked. All absences from work schedules should be appropriately recorded on the employee's timesheet.

### **Meal/Rest Periods**

#### **Working Hours**

Full-time employees are scheduled to work forty (40) hours per week, eight (8) hours per day, Monday through Friday. Lunch period may be for one-half hour or one hour and should be taken between 11:00 a.m. and 2:00 p.m. The lunch period will not be included in the total hours of work per day and is not compensable. The usual daily work schedule is from 8:00 a.m. and 5:00p.m.

#### **Rest Breaks**

Salaried employees, may choose to take breaks as needed. Nonexempt employees receive a 15-minute rest break for each four hours of work. Nonexempt employees on rest breaks are considered "time worked" and is compensable.

#### **Overtime Pay (nonexempt employees)**

Nonexempt employees will be paid time and one half for all hours worked over 40 hours of work in a workweek will be paid time and one half. Paid leave, such as holiday, or paid time off, does not apply toward work time. The workweek begins at 12:00 a.m. on Sunday morning and ends at 11:59 p.m. on Saturday night.

#### **Employee Travel and Reimbursement**

Employees will be reimbursed for reasonable expenses incurred in connection with approved travel on behalf of the company. All travel reimbursement will follow the Federal Travel Regulations.

Travelers seeking reimbursement should incur the lowest reasonable travel expenses and exercise care to avoid the appearance of impropriety. If a circumstance arises that is not specifically covered in the travel policies, the most conservative course of action should be adopted.

Travel for staff must be authorized in advance. Travelers should verify that planned travel is eligible for reimbursement before making travel arrangements. Upon completion of the trip, and within 30 days, the traveler must submit a Travel Reimbursement Form and supporting documentation to obtain reimbursement of expenses.

#### **Mileage Reimbursement.**

The rate of reimbursement for privately owned automobiles used for company travel will not exceed the rate authorized by the Federal Travel Regulations. The rate is established by the Executive Director. RMI personnel will be required to carry their own liability insurance on automobiles used in RMI business for which they are paid travel. Mileage reimbursement will be paid when travel exceeds 30 miles or more round trip.

**Meals and Lodging.**

Meals and lodging are not reimbursable within a 40-mile radius of the employee's official place of business unless otherwise approved in advance by the Executive Director. Per diem is not allowed unless overnight travel is involved. Three-fourths of the applicable M&IE rate is allowed for travel on the first and last day of overnight travel.

The per diem allowance is a daily payment instead of actual expenses for meals and related incidental expenses. The per diem allowance for each travel day is the actual amount the traveler pays for lodging plus a prescribed allowance for meals and incidental expenses (M&IE) -- the total should not exceed the maximum per diem rate. However, in special circumstances, the Executive Director may approve lodging expenses that exceed the allowable lodging rate.

Per diem allowances for lodging and meals may be adjusted when attending a conference or training where lodging must be obtained at a specific location. Therefore, actual costs for lodging may be reimbursed with prior approval of the Executive Director. Lodging reimbursement requests must have a paid hotel receipt along with evidence the account was paid in full by the traveler.

**Out of State Travel.**

Travel costs will not exceed the cost of tourist, coach or less than first class, unless itinerary or unavailability dictate otherwise.

**Other Travel Costs.**

Reimbursements will be made for costs of toll gates, taxi fares, bus fares, parking costs, etc. Rental car reimbursed may be reimbursed if approved in advance by the Executive Director.

**Cellular Phones**

RMI employees will receive a cell phone allowance to cover business-related costs of their personal cell phone. Such standard monthly allowance will be determined by the Executive Director. Cell phone costs that exceed the allowance is the employee's responsibility. Or an employee may use an RMI maintained cellular phone in lieu of receiving a cell phone allowance.

RMI employees may choose their cellular service provider and plan design. Since the employee owns the cell phone personally, the employee may use the phone for both business and personal uses. Use of the cell phone in any manner contrary to local, state, or federal laws will constitute misuse and will result in immediate termination of the cell phone allowance.

**Use of Company-Issued Credit Cards**

RMI may issue company credit cards to certain employees for use in their jobs. Use of company-issued credit cards is a privilege, which RMI may withdraw in the event of serious or repeated abuse. Any credit card RMI issues to an employee must be used for business purposes only, in conjunction with the employee's job duties. The employee's RMI credit card cannot be used for cash advances, personal or non-business-related purchases. Receipts must be turned

into to the accounting department with the amount matching the amount charged to the RMI credit card. Receipts must also clearly identify the business purchase.

Each cardholder must sign an RMI Cardholder Agreement. The person whose name appears on the corporate credit card is solely responsible for all purchases on the card and ensuring their credit card is not used by unauthorized users. As such, the cardholder shall NOT share their card number with anyone. Upon the termination of RMI employment of a cardholder for any reason, all cards must be cancelled and returned to the Executive Director. Each cardholder must sign an RMI Cardholder Agreement.

Violations of this policy may result in disciplinary action up to and including employment termination. The following are violations of this credit card policy:

- Cash advance
- Use of the card for non-business purposes.
- Use of the card by an unauthorized person (or transaction). Any instances will be reported to the Executive Director along with the cardholder and may result in termination and the total of such non-business-related transactions will be reimbursed to RMI.

### **Holidays**

RMI recognizes ten, paid holidays each year:

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

Should a holiday fall on a Sunday, the holiday will be observed on Monday. Should a holiday fall on a Saturday, the holiday will be observed on Friday.

Employees who desire to observe a religious holiday that is not recognized by the company, may be granted time off by the Executive Director.



# Time Off

## Unlimited Paid Time Off

RMI hires exceptional, professional, adults to perform a wide variety of important functions that contribute to the success of our company. RMI's intent to provide its exceptional employees the freedom they require to balance the responsibilities of both their work and home lives, thereby maximizing their value to RMI.

RMI does not accrue time-off so RMI will not compensate unused leave. This policy does not interfere with legally established leaves like maternity and paternity leave. Employees should use at least the legal amount and any paid time off they choose to take is separate.

Employees are obliged to:

- Avoid abusing the policy by taking time off that negatively impacts their job and RMI.
- Communicate and collaborate with their team to ensure everyone takes leave without disruption.
- Plan to delegate, postpone or otherwise manage projects that will be affected by their time off.
- Notify the Executive Director in advance of taking time off.

Requested time off may be rejected if:

- Other team members with similar duties have already asked for time off during the same time.
- The time requested is a busy time or includes an important deadline or other important responsibilities needed during the requested time.

An employee appears to abuse the policy. In this event, the Executive Director should arrange a counseling meeting with the employee and present the data from the leave tracking system and inadequate job performance

All full-time exempt-level employees within 90 days of employment date are considered eligible.

Under this policy, exempt-level employees are expected to:

- Recognized that RMI values all employees' contributions and are committed to communicating with our employees in their request for paid time off.
- Understand that due to staffing needs, sometimes not all leave requests may be honored. Leave requests are still subject to the approval of the Executive Director.
- Meet employee respective goals despite absences.

Except for those on protected leave (such as state or federal family and medical leave), if an eligible employee is unable to meet the expectations outlined above, the Executive Director reserves the right to temporarily revoke unlimited paid time off. Further, if gross abuse of this leave is observed, disciplinary action may be taken, which may include termination of employment.

This policy does not apply to eligible employees requesting military leave or leaves of absence. Please refer to those types of leave in the corresponding policies in this handbook.

### **Jury Duty or Court Leave**

The following procedures are established to govern absences of employees when they are called or summoned to jury duty:

- When the employee receives an official notice of summons to serve on jury duty, he/she will immediately advise the Executive Director and present a copy of such summons. Employees will be paid their salaries while serving on jury duty.
- In the event an employee is released from jury duty during or for part of the day, he/she is expected to immediately return to work.

### **Maternity/Paternity Leave**

The parent of a newborn may use up to fifteen (15) days of paid time off in conjunction with the birth of the baby.

### **Lactation/Breastfeeding**

For up to one year after a child's birth, any employee who is breastfeeding her child will be provided reasonable break times as needed to express breast milk for her baby. A small refrigerator reserved for the specific storage of breast milk is available. Any breast milk stored in the refrigerator must be labeled with the name of the employee and the date of expressing the breast milk. Any nonconforming products stored in the refrigerator may be disposed of. Employees storing milk in the refrigerator assume all responsibility for the safety of the milk and the risk of harm for any reason, including improper storage or refrigeration and tampering.

### **Military Leave**

RMI is committed to protecting the job rights of employees absent on military leave. In accordance with federal and state law, it is RMI's policy that no employee or prospective employee will be subjected to any form of discrimination on the basis of that person's membership in or obligation to perform service for any of the Uniformed Services of the United States.

Employees taking part in a variety of military duties are eligible for benefits under this policy. Such military duties include leaves of absence taken by members of the uniformed services, including Reservists and National Guard members, for training, periods of active military service and funeral honors duty, as well as time spent being examined to determine fitness to perform such service. Subject to certain exceptions under the applicable laws, these benefits are generally limited to five years of leave of absence.

Employees requesting time off for military duty should contact the Executive Director as soon as they are aware of the need for leave. A full-time employee who is a member of any reserve component of the United States Armed Forces shall be allowed leave without pay up to fifteen (15) working days during any one calendar year

## **Bereavement Leave**

An employee who wishes to take time off due to the death of an immediate family member should notify the Executive Director immediately.

Bereavement leave will be granted unless there are unusual business needs or staffing requirements.

Paid bereavement leave is granted according to the following schedule:

- Employees are allowed five days of paid leave in the event of the death of the employee's spouse, child, father, father-in-law, mother, mother-in-law, brother, sister, stepfather, stepmother, stepbrother, stepsister, stepson or stepdaughter.
- Employees are allowed three days of paid leave in the event of death of the employee's brother-in-law, sister-in-law, son-in-law, daughter-in-law, aunt, uncle, grandparent, grandchild or spouse's grandparent.
- Employees are allowed up to four hours of bereavement leave to attend the funeral of an employee or retiree of the company.

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

The FMLA does not apply to RMI as RMI is a private sector employer who employs less than 50 employees.

## **Personal Leave of Absence**

A personal leave of absence without pay may be granted an employee at the discretion of the Executive Director. A personal leave of absence is defined as an absence of 30 days or longer. It is not our general policy to grant leaves of absence and such leaves will be granted only under unusual circumstances.

Granting of such a leave depends on the review of the merits of each case, including the effect the employee's absence will have on workflow/workload of the other employees. Probationary employees are not eligible for leave of absence. Applications for leaves of absences may be granted or rejected as dictated by the judgment of the Executive Director.

Salary and benefits are not payable to an employee while the employee is on a personal leave of absence, except for company-paid term life insurance that is continued for eligible employees. Health insurance may be continued if the employee pays the full premium at the group rate. All efforts will be made to place the employee back into their position at the time of the leave of absence.

It is the employee's responsibility to return to work on the date the leave of absence expires. Should the employee fail to return and fail to notify the Executive Director of a request for an extension, RMI will assume the employee does not intend to return to RMI and will consider the employee to have resigned from employment. A request for extension of a leave of absence

must be in writing and must be received at least five (5) working days prior to the expiration of the leave.

### **Voting Time Off**

Employees should be able to vote either before or after regularly assigned work hours. However, when this is not possible due to work and/or commuting schedule(s), employees will receive one hour during the employee's workday to vote.

## **BENEFITS**

### **Insurance**

The following are provided by RMI to its full-time exempt employees based on funding and approval by the Executive Director:

- Health and Medical coverage.
- FICA which provides social security retirement and medical benefits. Such benefits are in accordance with federal laws establishing FICA coverage.
- Worker's compensation is provided under statutory state worker's compensation laws.
- Group Life insurance
- Group long term disability

### **401(k) Plan**

RMI offers a 401 (k) defined contribution retirement plan to full-time employees. Employees are eligible to participate after three (3) full months of employment. Through salary reduction, RMI employees may make voluntary employee contributions into their retirement plan account. RMI may make matching or additional employer contributions in accordance with the contribution policy in place for the fiscal year.

### **Section 125 Plan**

A Section 125 plan, Cafeteria Plan, allows RMI employees to pay certain qualified expenses (such as health insurance premiums) on a pre-tax basis, thereby reducing their total taxable income and increasing their take-home pay. RMI employees may elect to participate in the Cafeteria plan.

### **Tuition Assistance**

RMI employees are eligible to participate in the tuition assistance program after one year of service. RMI will reimburse up to a maximum of \$1200 per year incurred by an employee for continuing education through an accredited program that either offers growth in an area related to his or her current position or might lead to promotional opportunities. Courses include college credit courses, continuing education unit courses, seminars and certification tests. Employees must earn a passing grade of "B" or its equivalent or obtain a certification to receive any reimbursement. Expenses must be validated by receipts, and a copy of the final grade card or certification must be presented to show hours or certification received.