

## **BENEFITS AND PROGRAMS OFFERED TO NEVADA STATE BANK EMPLOYEES**

### **HEALTH BENEFITS**

Unlike many other employers, Nevada State Bank offers medical benefits that take effect on the first day of the month following one full calendar month of employment.

- **Medical Insurance:** Employees may choose from three medical insurance plan options that are provided by Aetna or CIGNA. All plans include prescription drug coverage.
- **Vision Insurance and Dental Insurance:** You may choose from two options under the Dental/Vision Reimbursement Plan. The reimbursement plans simply pay you back for the dental and vision care you receive. Both plans have the same paycheck contribution, but they differ in their cost-sharing approach. One plan provides immediate reimbursement (or first-dollar coverage) for the first \$150 of eligible expenses per family member. The other plan pays 50 percent of your expenses, but to a higher limit.
- **Life Insurance:** Employee is automatically covered at no charge for 100% of annual salary, rounded up to the nearest \$1,000.
- **Dependent Life Insurance:** Employees may purchase supplemental life insurance for spouses and children.
- **Long Term Disability Insurance:** Employees are eligible for this valuable coverage at no charge.
- **Health Savings Account:** High Deductible Health Plan participants may contribute to a health savings account that uses pre-tax contributions to pay medical expenses with annual balance rollover (no use-it-or-lose-it provision).
- **Flexible Spending Accounts:** Two pre-tax savings plans help pay for certain health care and dependent care expenses.

### **PAID HOLIDAYS**

11 paid holidays per calendar year

### **PAID VACATION**

Full-time employees qualify for two to four weeks of vacation each year. Vacation accruals begin at the beginning of the pay period which contains the 90th day of employment.

### **PAID SICK TIME**

Sick days are accrued at the rate of one day per month, or at a pro-rated rate if working less than 40 hours per week, to a maximum of 12 days per year. Sick accruals begin at the beginning of the pay period which contains the 90th day of employment. Family leave of absence is available for medical reasons, including pregnancy, birth or adoption, or the need to care for a qualified family member with a serious health condition.

### **401(K) PROGRAM**

The Zions Bancorporation 401(k) Plan is available to employees who are 21 years or older, immediately upon hire. All contributions are tax-deferred. Zions will match 100% of the first 3% contributed and 50% of the next 2% contributed.

### **PROFIT SHARING**

Zions has the option of making a Profit-Sharing contribution to the 401(k) Plan each year, invested in Zions Bancorporation common stock. Contributions are based on a percentage of salary.

**TUITION REIMBURSEMENT**

Employees receive up to \$2,500 for a full academic year and graduate students receive up to \$3,000. Eligible education programs include workshops, seminars, single classes, or degree programs.

**EMPLOYEE ASSISTANCE PROGRAM**

Confidential, professional short-term intervention counseling services are available to employees and eligible family members at no charge.

**HOME OWNERSHIP PROGRAM (HOPE)**

2% down payment assistance and maximum 3% closing cost assistance to qualified low- to moderate-income employees seeking a home of their own.

**EMPLOYEE BANKING BENEFITS**

Employees are eligible for a number of banking benefits, including free checking and savings accounts, free personal checks\* and traveler's cheques (for one person). All employee consumer loans are discounted by 1%, regardless of the loan amount and the number of loans. (\*A \$5.95 processing and handling fee will apply to free check orders.)

**CAREER DEVELOPMENT**

Our in-house training programs offer employees a chance to develop skills that will benefit them in all areas of their lives. Banking courses are designed to help employees develop and grow so they can be promoted to higher positions. Non-banking courses include: supervising and coaching; sales techniques; computer skills; effective business writing; and time management. Courses are available in a classroom setting or over the Internet.

**VOLUNTEER OPPORTUNITIES**

Part of achieving a work-life balance is taking time to contribute to your community, especially by helping people through local non-profit agencies. Nevada State Bank supports employees who want to perform volunteer work, and also organizes committees and teams to raise funds for charitable causes.