



Crewmember Benefit Summary

Medical Plans

Salin Bank offers 2 designs to choose from, PPO and high-deductible health plan. Each plan provides coverage for a broad range of services, including preventative care, hospital and physician services, prescription drugs, and vision services. Coverage is available to you and your eligible dependents, including your children, your spouse, and his or her children. Salin Bank and you share in the cost of the coverage. Your before-tax cost will vary, based upon the plan and level of coverage you choose. Your contribution cost may also be positively impacted by possible wellness discounts you may receive.

Wellness

At Salin Bank, you are encouraged to take responsibility for your health, and to stay as healthy as possible. That is why Salin Bank offers you generous wellness benefits. This includes preventative care covered at 100% under each medical plan, as well as annual onsite wellness assessments. We also offer a Wellness Discount Program, which can lower your contribution costs on your medical coverage. We also offer you a tobacco-free work environment at all 26 Salin Bank locations.

Fitness Center Reimbursement Program

A key part of a healthy lifestyle includes regular exercise and increased physical activity. To make it more affordable, Salin Bank will reimburse you up to \$25 per month for your fitness membership dues (a minimum monthly attendance rate applies).

Dental

The voluntary dental plan provides preventive, basic, and restorative coverage, as well as orthodontia coverage for eligible dependent children. Your before-tax cost will vary based upon the level of coverage you choose.

Flexible Spending Accounts

Flexible spending accounts (FSA) let you set aside pre-tax dollars from your paycheck to pay for certain health and dependent care expenses. Pre-tax money is deposited bi-weekly from your wages into a spending account, avoiding all Federal, State, Local and Social Security/Medicare taxes. When you incur qualified expenses, you can either pay for them with a Flex Debit Card or file for reimbursement from the account. Once you are reimbursed, you have paid your expenses with tax-free money.

Health Savings Accounts

Health Savings Accounts (HSA) allow participants of a high-deductible health plan to set aside pre-tax dollars from your paycheck to help pay for certain health care expenses. Pre-tax money is deposited bi-weekly from your wages into a Health Savings Account, avoiding all Federal, State, Local and Social Security/Medicare taxes. When you incur qualified expenses, you can either pay for them with a Health Savings Account Debit Card or write a check from the account. Your account balance rolls over from year to year and is not forfeited at the end of each year.

Basic Life and AD&D Insurance

Life insurance can be an important part of your personal safety net, especially if you have family members who are financially dependent upon you. Salin Bank provides a basic life & accidental death and dismemberment benefit equal to either 1 or 2 times your base salary, at no cost to you.

Supplemental Life Insurance

To supplement the company-paid basic life and AD&D benefit, you can purchase additional life insurance for yourself in \$10,000 increments, up to \$250,000 (limited to 5 times your base salary). You can also purchase optional life insurance on your spouse and eligible children.

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Disability Insurance

You may be eligible for short-term disability benefits if you are ill or have a non-work injury, which prevents you from working. The benefit pays you 60% of your base weekly earnings (up to a weekly maximum) for up to 13 weeks. If you are still disabled after 90 days, you may be eligible for long-term disability benefits, which provide a monthly benefit of 60% of monthly earnings (up to a monthly maximum). Salin Bank provides this income protection benefit at no cost to you.

Salin Bank and Trust Company's 401(k) and Profit Sharing Plan

You can begin immediately saving pre-tax earnings into your 401(k) account (up to \$16,500 in 2011, not including eligible catch-up contributions). You are always 100% vested in these pre-tax deferrals. The Plan begins to match 100% of your pre-tax deferrals immediately, up to the first 3%. An additional 50% on the next 3% is available if the bank reaches Tier 2 in performance. Then another additional 50% on the next 3% is available if the bank reaches Tier 3 in performance for a total possible match of 6%. You become 100% vested in these matching contributions after 5 years of service. You direct the investment of these contributions in a variety of investment options, including a Roth 401k option. You also have access to professional financial investment advice to assist you in your retirement planning.

Paid Time Away from Work

Salin Bank provides both its full- and part-time crewmembers with paid vacation days each year. Depending on your classification and your length of service, you may be eligible for up to 25 vacation days per year. In addition to vacation, full- and part-time crewmembers also have access to paid Incident Time for unexpected absences for personal illness, family needs, appointments, etc. The Bank also recognizes eight (9) holidays each year; New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day and Christmas Day. Full- and part-time crewmembers may also be eligible for (1) floating holiday for their birthday.

Tuition Assistance Program

Salin Bank provides a tuition assistance program to support career development and the attainment of a related degree, undergraduate or masters level. If approved, this program reimburses you for eligible registration, tuition and books expenses, up to an annual limit.

Dependent Scholarship Program

In continued support of education, Salin Bank is also proud to offer annual scholarships to the dependents of Salin Bank crewmembers. Annually, this program provides up to \$20,000 in college scholarships.

Employee Referral Program

You can earn up to \$500 for each candidate referral you make which results in a successful hire.

Online EAP

Salin Bank is pleased to offer you access to Mutual of Omaha's Basic Enhanced Employee Assistance Program, an EAP (Employee Assistance Plan) where you can find help to cope with life's little -- and not so little -- issues. This EAP provides assistance for a variety of personal and professional matters, 24 hours a day, 7 days a week.