



EMPLOYEE HANDBOOK

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ABOUT THE HANDBOOK

THIS HANDBOOK IS DESIGNED TO ACQUAINT YOU WITH THE ORGANIZATION AND PROVIDE YOU WITH INFORMATION ABOUT WORKING AT SOLERA NATIONAL BANK. THE HANDBOOK IS NOT ALL INCLUSIVE, BUT IS INTENDED TO PROVIDE YOU WITH A SUMMARY OF SOME OF THE ORGANIZATION'S GUIDELINES. THIS EDITION REPLACES ALL PREVIOUSLY ISSUED EDITIONS AND ANY INCONSISTENT VERBAL OR WRITTEN POLICY STATEMENTS ISSUED PRIOR TO THIS HANDBOOK .

EMPLOYMENT WITH SOLERA NATIONAL BANK IS AT-WILL. EMPLOYEES HAVE THE RIGHT TO END THEIR WORK RELATIONSHIP WITH THE ORGANIZATION, WITH OR WITHOUT ADVANCE NOTICE AND FOR ANY REASON. THE ORGANIZATION HAS THE SAME RIGHT. THE LANGUAGE USED IN THIS HANDBOOK AND ANY VERBAL STATEMENTS MADE BY MANAGEMENT ARE NOT INTENDED TO CONSTITUTE A CONTRACT OF EMPLOYMENT, EITHER EXPRESS OR IMPLIED, NOR ARE THEY A GUARANTEE OF EMPLOYMENT FOR A SPECIFIC DURATION. NO REPRESENTATIVE OF SOLERA NATIONAL BANK, OTHER THAN THE BOARD OF DIRECTORS OF THE ORGANIZATION, HAS THE AUTHORITY TO ENTER INTO AN AGREEMENT OF EMPLOYMENT FOR ANY SPECIFIED PERIOD AND SUCH AGREEMENT MUST BE IN WRITING, SIGNED BY THE BOARD OF DIRECTORS AND THE EMPLOYEE. NO EMPLOYEE HANDBOOK CAN ANTICIPATE EVERY CIRCUMSTANCE OR QUESTION. AFTER READING THE HANDBOOK, IF YOU HAVE QUESTIONS PLEASE TALK WITH YOUR IMMEDIATE SUPERVISOR, HUMAN RESOURCES OR EVP, CFO/COO. ALSO, THE NEED MAY ARISE TO CHANGE THE GUIDELINES DESCRIBED IN THE HANDBOOK. EXCEPT FOR THE AT-WILL NATURE OF THE EMPLOYMENT, THE COMPANY THE ORGANIZATION THEREFORE RESERVES THE RIGHT TO INTERPRET THEM OR TO CHANGE THEM WITHOUT PRIOR NOTICE.

EMPLOYMENT

Equal Employment Opportunity

Solera National Bank is dedicated to the principles of equal employment opportunity. We prohibit unlawful discrimination against applicants or employees on the basis of age 40 and over, race, sex, color, religion, national origin, disability, genetic information or any other applicable status protected by state or local law.

Human Resources is designated as the bank's equal employment coordinator.

ADA and Religious Accommodation

The Company will make reasonable accommodation for qualified individuals with known disabilities and employees whose work requirements interfere with a religious belief unless doing so would result in an undue hardship to the Company or a direct threat. Employees needing such accommodation are instructed to contact their supervisor or Human Resources immediately

Pregnancy Accommodation

Employees have the right to be free from discriminatory or unfair employment practices because of pregnancy, a health condition related to pregnancy, or the physical recovery from childbirth.

Employees who are otherwise qualified for a position may request a reasonable accommodation related to pregnancy, a health condition related to pregnancy or the physical recovery from childbirth. If an employee requests an accommodation, the Company will engage in a timely, good-faith, and interactive process with the employee to determine whether there is an effective, reasonable accommodation that will enable the employee to perform the essential functions of her position. A reasonable accommodation will be provided unless it imposes an undue hardship on the Company's business operations.

The Company may require that an employee provide a note from her health care provider detailing the medical advisability of the reasonable accommodation. Employees who have questions about this policy or who wish to request a reasonable accommodation under this policy should contact their Human Resources representative [or insert name/contact details for appropriate company representative or department].

The Company will not deny employment opportunities or retaliate against an employee because of an employee's request for a reasonable accommodation related to pregnancy, a health condition related to pregnancy, or the physical recovery from childbirth. An employee will not be required to take leave or accept an accommodation that is unnecessary for the employee to perform the essential functions of the job.

EEO Harassment

The Company strives to maintain a work environment free of unlawful harassment. In doing so, the Company prohibits unlawful harassment because of age 40 and over, race, sex, color, religion, national origin, disability, genetic information, or any other applicable status protected by state or local law.

Unlawful harassment includes verbal or physical conduct that has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment. Actions based on an individual's age 40 and over, race, sex, color, religion, national origin, disability, genetic information, or any other applicable status protected by state or local law will not be tolerated. Prohibited behavior may include but is not limited to the following:

- Written form such as cartoons, e-mails, posters, drawings, or photographs.
- Verbal conduct such as epithets, derogatory comments, slurs or jokes.

- Physical conduct such as assault, or blocking an individual's movements.

This policy applies to all employees including managers, supervisors, co-workers, and non-employees such as customers, clients, vendors, consultants, etc.

Sexual Harassment

Because sexual harassment raises issues that are to some extent unique in comparison to other harassment, the Company believes it warrants separate emphasis.

The Company strongly opposes sexual harassment and inappropriate sexual conduct. Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, when:

- Submission to such conduct is made explicitly or implicitly a term or condition of employment.
- Submission to or rejection of such conduct is used as the basis for decisions affecting an individual's employment.
- Such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

All employees are expected to conduct themselves in a professional and businesslike manner at all times. Conduct which may violate this policy includes, but is not limited to, sexually implicit or explicit communications whether in:

- Written form, such as cartoons, posters, calendars, notes, letters, e-mails.
- Verbal form, such as comments, jokes, foul or obscene language of a sexual nature, gossiping, or questions about another's sex life, or repeated unwanted requests for dates.
- Physical gestures and other nonverbal behavior, such as unwelcome touching, grabbing, fondling, kissing, massaging, and brushing up against another's body.

Complaint Procedure

If you believe there has been a violation of the EEO policy or harassment based on the protected classes outlined above, including sexual harassment, please use the following complaint procedure. The Company expects employees to make a timely complaint to enable the Company to investigate and correct any behavior that may be in violation of this policy.

Report the incident to your supervisor, Human Resources or EVP, CFO. Your complaint will be kept as confidential as practicable. If you prefer not to go to any of these individuals with your complaint, you should report the incident to President & CEO.

The Company prohibits retaliation against any employee for filing a complaint under this policy or for assisting in a complaint investigation. If you believe there has been a violation of our EEO or retaliation standard, please follow the complaint procedure outlined above.

If the Company determines that an employee's behavior is in violation of this policy, disciplinary action will be taken, up to and including termination of employment.

Employee Categories

For administrative purposes, employees are categorized as follows:

- **Full-time Employees:** An employee who is normally scheduled to work 40 hours per week. Full time employees are currently eligible for Company benefits as outlined in this handbook.
- **Modified Full-time Employees:** An employee who is normally scheduled to work at least 30 hours per week, but less than 40 hour per week. Modified full time employees are currently eligible for Company benefits as outlined in this handbook.
- **Part-time Employees:** An employee who is normally scheduled to work less than 30 hours per week. Part-time employees are eligible for participation in Company benefits as outlined in this handbook.

- **Temporary Employees:** An employee who is hired in a job established for a temporary period or for an assignment or group of assignments. Temporary employees are not currently eligible for Company benefits, except as otherwise required by law.
 - **Exempt Employees:** Exempt employees are employees whose job assignments meet specific tests established by the federal Fair Labor Standards Act (FLSA) and state law and who are exempt from minimum wage and/or overtime pay requirements..
 - **Non-Exempt Employee:** Non-exempt employees are employees whose job positions do not meet FLSA or applicable state exemption tests, and who are not exempt from minimum wage and/or overtime pay requirements. Nonexempt employees shall be paid time and one-half of their regular rate of pay for any work in excess of: (1) forty hours per workweek; (2) twelve hours per workday, or (3) twelve consecutive hours without regard to the starting and ending time of the workday (excluding duty free meal periods), whichever calculation results in the greater payment of wages.¹

PERSONNEL RECORDS

An employee's personnel file is maintained in the Human Resources office. The personnel file may be maintained in hard copy or electronically in accordance with Solera and/or statutory recordkeeping requirements.

Employees may review the records maintained by Human Resources which contain personal data. Employees may review these records in the presence of a Human Resources representative; employees may not mark on or make any changes to records. However, employees can submit a written statement to be in the records if there is disagreement with information contained in the records.

CONFLICTS OF INTEREST

Solera National Bank requires that employees protect Company information and avoid outside activities or relationships, which do or could adversely influence their decisions or actions on the job.

Conflict of interest situations, which could arise while moonlighting for a competitor of ours, should also be avoided.

Other examples of conflict of interest could be: Serving as a board member or director of a competing firm, holding financial interest in a competing company, or being self-employed in an occupation which competes with the Company, or ownership, partnership, or personal involvement in supplier companies or distribution outlets related to Company business.

If employees have any question whether a situation is a conflict of interest, employees should discuss the matter with their supervisor. If it remains unresolved, refer the matter to EVP, CFO for a final determination.

Employees may hold outside employment as long as it does not interfere with the performance of their duties and responsibilities or create a conflict of interest. The use of Solera National Bank's proprietary information in any outside employment is strictly prohibited as per the Solera National Bank privacy policy. It is improper to use one's bank position, directly or indirectly, for private gain to advance personal interest, or to obtain favors or benefits for oneself, a family member, or any other person. Such inappropriate action will not be tolerated.

Standards of Responsibility and Conduct

Solera National Bank expects all employees to maintain extremely high standards of honesty, integrity and conduct. This is essential in order to ensure the proper performance of our business and to preserve the confidence of our customers. Our progress, our ability to provide excellent customer service, our reputation in the communities we serve, and the personal well-being of our work force depends upon staff members who uphold these high standards of responsibility and conduct.

No Associate shall solicit or accept for personal use or gain, or for that of a third party not affiliated with the Company, anything of value from anyone in return for any business, service or confidential information of the Company. An Associate accepting anything of material value (other than bona fide salary, wages and fees, as referred to in the statute), from anyone in connection with the business of the Company either before or after a transaction is discussed or consummated is prohibited. Violation of this guideline will not be tolerated.

Occasionally performance or other behavior falls short of our standards and/or expectations. When this occurs, management takes action, which, in its opinion, seems appropriate. Disciplinary actions can range from an informal discussion with the employee about the matter to immediate discharge. Action taken by management in an individual case does not establish a precedent in other circumstances.

Confidentiality

As an employee of Solera National Bank you will have access to confidential information. This means any information that is not generally known to or accessible by the public. Our customers place considerable faith, trust and confidence in our banks, and in our employees.

As an employee of this organization, it is your responsibility to avoid discussion with any relative, friend or acquaintance regarding the business affairs of any of the Bank's customers. Employees are expected to respect this position of trust at all times. In addition, employees must not discuss confidential matters with other employees, either inside or outside this organization, unless this is essential for the proper conduct of business. Should this position of trust be breached, disciplinary action including termination may result.

Disclosure of confidential information might seriously damage Solera National Bank's competitive position and therefore such action will not be tolerated. This non-disclosure applies during and after employment. Confidential information remains the property of the employer and must be returned to Solera National Bank on demand.

Personal information regarding employees is strictly confidential. Therefore, employee home addresses, telephone numbers and personal information regarding spouses, children, relatives etc. should not be given to any individual or business requesting this information either by telephone or in person unless authorized by the employee. All inquiries regarding employee information should be forwarded to the Human Resources.

WORK ENVIRONMENT/SCHEDULES

Work Environment

A clean work environment everywhere in the company is essential for a smooth and productive operation. The following rules for cleaning the workplace apply:

- Office: Employees working in an office are responsible for keeping the office area in a neat and clean condition at all times. The tops of desks, credenzas, and other work areas are to be left clear at night. All confidential information should be secured in locked areas.
- Non-office work areas: Employees are expected to keep workstations in a neat and orderly manner. Personal effects should be kept to a minimum and not clutter a workstation. Confidential information should be kept in areas that will ensure its confidential nature.

Drugs/Alcohol

It is the goal of Solera National Bank to foster a work environment free from the behavior-altering effects of drugs and alcoholic beverages. Use of alcohol and drugs alter employees' judgment resulting in increased safety risks, workplace injuries and faulty decision-making. Therefore, working after the apparent use of alcohol, a controlled substance or abuse of any other substances is prohibited. This includes working after the apparent use of marijuana, regardless of marijuana's legal status. Furthermore, the possession, purchase, consumption or sale of a controlled substance or alcohol on Company premises or while conducting Company business is prohibited. Occasionally, alcohol is served at social events sponsored by Solera National Bank. Moderate and limited use of alcohol is acceptable. Employees are expected to remain responsible and professional at all times during these company events.

Threats and Violence

Solera National Bank strives to maintain a work environment free from intimidation, threats, or violent acts. This includes, but is not limited to, intimidating, threatening or hostile behaviors, physical abuse, vandalism, arson, sabotage, use of weapons, carrying weapons onto Company property, or any other act, which, in management's opinion, is inappropriate to the workplace. In addition, bizarre or offensive comments regarding violent events and/or behavior are not tolerated.

Employees who feel subjected to any of the behaviors listed above should immediately report the incident to any supervisor or Human Resources. Complaints will receive attention and the situation will be investigated. Based upon the results of this inquiry, disciplinary action will be taken against the offender, which management feels is appropriate. Employees who observe or have knowledge of any violation of this policy should immediately report it to a supervisor. Solera National Bank will act when unforeseen events occur and look to employees for support of this policy. Employees should directly contact proper law enforcement authorities if they believe there is a serious threat to the safety and health of themselves or others.

Working Hours

Solera National Bank is normally open for business depending on the branch location from 9 a.m. – 5 p.m. From time to time employees may be required to work overtime to meet company needs. For the purpose of calculating overtime, the work week begins on Monday at 12:01 A.M. and ends on Monday at midnight. Employees may be scheduled to work Saturdays. Scheduled work hours are subject to change as job assignments vary.

Lunch and Breaks

Employees shall be entitled to an uninterrupted and duty-free meal period of at least a 30-minute duration when the shift exceeds five consecutive hours of work. Such meal periods, to the extent practical, shall be at least one hour after the start, and one hour before the end, of the shift. Employees must be completely relieved of all duties and permitted to pursue personal activities for a period to qualify as non-work, uncompensated time. When the nature of the business activity or other circumstances make an uninterrupted meal period impractical, the employee shall be permitted to consume an on-duty meal while performing duties. Employees shall be permitted to fully consume a meal of choice on the job and be fully compensated for the on-duty meal period without any loss of time or compensation.

Every employer shall authorize and permit a compensated 10-minute rest period for each 4 hours of work, or major fractions thereof, for all employees, as follows:

Work Hours	Rest Periods Required
2 or fewer	0
Over 2, and up to 6	1
Over 6, and up to 10	2
Over 10, and up to 14	3
Over 14, and up to 18	4
Over 18, and up to 22	5

Work Hours	Rest Periods Required
Over 22	6

To the extent practical, rest periods shall be in the middle of each 4-hour work period. It is not necessary that the employee leave the premises for a rest period.

Lunchroom: Lunchroom facilities are provided for convenience. Employees are responsible for maintaining these facilities in a neat, clean, and orderly manner.

COMPENSATION

Time Recording

Non-exempt employees are required to complete a time sheet. Time should be recorded for lunch breaks as well as any other personal time taken during the work day. Non-exempt employees should make entries on their own individual time only and should not permit others to make entries for them. If you have any time that you may have forgotten to record or need further review, please notify your manager prior to each Monday morning of payroll week.

Exempt employees are also responsible for entering their absences on an absentee record form by Monday of payroll week and forwarding to the payroll department.

Overtime

The Bank's work week for the purpose of computing overtime begins at 12:01 AM Monday and ends the following Monday at midnight. Hours worked over 40 hours during a work week or 12 hours in a day, or 12 consecutive hours, whichever calculation results in the greatest payment of wages, are paid at one and one-half times the regular hourly rate for non-exempt employees. Only actual hours worked count toward computing weekly overtime.

Non-exempt employees may be expected to work overtime. If determined necessary, overtime will be authorized by the department supervisor. In addition, no work should be taken home without prior approval from the department supervisor. Working overtime without approval will not be tolerated.

Pay Days

Solera National Bank employees are paid on a bi-weekly basis every other Friday. Should a pay date fall on a holiday, the payday is normally the preceding workday. Payroll may be deposited directly into the employee's account at the direction of the employee or the individual may receive a "live" check. For all questions regarding earnings, please contact the Human Resources. Solera National Bank does not make cash advances or loans on pay to any employee.

If you believe an improper deduction has been made to your salary, you should immediately report this information to Human Resources. Reports of improper deductions will be promptly investigated. If it is determined that an improper deduction has occurred, you will promptly be reimbursed.

Pay for Exempt Employees

Exempt employees must be paid on a salary basis. This means exempt employees will regularly receive a predetermined amount of compensation each pay period on a weekly basis. The Company is committed to complying with salary basis requirements which allows properly authorized deductions.

Garnishment/Child Support

When an employee's wages are garnished by a court order, our company is legally bound to withhold the amount indicated in the garnishment order from the employee's paycheck.

DISCIPLINE AND DISCHARGE

An employee's conduct is a major factor affecting the health and growth of the Company. It is also an important aspect of the Company's image within the community.

When management finds an employee's performance is unsatisfactory or an employee's conduct is unacceptable, disciplinary action may be taken. The discipline may range from informal discussion with the employee to immediate discharge, depending on the Company's opinion of the seriousness of the situation. Any action taken by management in an individual case should not be assumed to establish a precedent in other circumstances

RESIGNATION

Human Resources may conduct an exit interview with the resigning employee on or around his/her last day of employment. There are several purposes of the exit interview:

- To inform the employee of the status of his/her benefits
- To collect any bank property such as keys, computing assets, etc.
- To understand reasons for resignation
- To solicit suggestions for improvement

The terminating employee is responsible for returning any property belonging to the Bank (e.g. company credit cards, department manuals, keys, parking passes, etc.). Unless other arrangements have been made, prior to the receipt of a final paycheck, the employee must reimburse the bank for any educational courses (books, tuition etc.) which have been paid for by the bank and not completed at the time of resignation.

RETURN OF COMPUTING ASSETS

All computing assets tagged to an individual leaving the company will be returned by the employee to the EVP, CFO or the bank officer or manager designated by the EVP, CFO prior to the employee leaving the company. The equipment should be returned in acceptable working condition.

ATTENDANCE & PUNCTUALITY

It is essential for the efficient functioning of the Bank for employees to be regular in attendance and arrive promptly for work.

If an employee expects to be absent or to arrive late, they must phone their department supervisor prior to the normal starting time. A message left with another employee is not acceptable. If your supervisor is not available, you must speak to another manager or officer.

The employee's attendance and punctuality record is one of several factors in evaluating the employee's work performance, in granting pay increases or in consideration for promotion or transfer. Excessive absenteeism and excessive tardiness will not be tolerated. Failure to call in when absent two consecutive days will result in discharge.

HOLIDAYS

The Bank currently observes legal banking holidays as defined annually by the Federal Reserve Bank. These holidays generally include:

New Year's Day, Martin Luther King, Jr. Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day

Exempt employees will be paid for all observed holidays. Non-exempt employees will be paid for the number of hours they would have normally worked on the day designated as a holiday, computed at the employee's standard hourly rate. Modified full-time employees will receive holiday pay on a pro-rated basis. Part time and temporary employees are generally not eligible for holiday pay. On days where the Bank management decides to close early due to a holiday or similar special situation, hourly employees will be paid for the extra hours that they would have normally been scheduled to work on that day.

If the holiday occurs on a Saturday, the holiday normally is not observed on an alternate date. If the holiday occurs on a Sunday, the holiday is normally observed the following Monday.

Flexible Paid Time-Off (FPTO)

At **Solera National Bank**, employees are expected to work hard and continually make contributions to the organization's success. We believe that to function at our best, employees need time off to rest, recuperate and rejuvenate. That is why the Company offers a policy where employees take time off when needed with no accruals to track. The Company believes employees are responsible to manage their own time, workload, and results to meet the needs of customers, team members, and the organization. Utilizing this type of policy truly allows for flexibility, responsibility, and accountability of every single employee.

Eligibility

All full-time and part-time employees are eligible for this benefit beginning 30 days after the employee's start date. No time off will be paid in the first 30 days of employment, unless otherwise required by law or approved by the hiring manager. Attendance is critical during this significant time for a new employee's success.

Expectations and Management of Paid Time Off

Employees may use Paid Time Off (PTO) for absences such as Vacation, Personal business, Sick days, and Emergencies. You are urged to use this time to ensure a good balance between Leisure and those Unexpected absences that affect us all.

Employees are expected to plan their time off with their manager and team. Keep in mind others and the business needs when scheduling FPTO. Having several employees out during the same time is impractical for business operations. Customer needs must come first, and supervisors can approve or decline a request based on this notion, always adhering to business needs.

Scheduling & Tracking

All vacations must be scheduled in advance with a supervisor's approval.

All Employees are required to record their Approved FPTO in the current Payroll system, under the FPTO code.

Vacation Status Upon Leave of Absence

Employees do not earn or accrue time off under this policy; therefore, they will not receive compensation for earned but "unused" PTO upon separation from the Company.

Paid Sick Time²

All employees accumulate sick time at the rate of 1 hour per 30 hours worked, up to 48 hours in a year. Paid sick leave may be used if an employee:

- has a mental or physical illness, injury, or health condition that prevents them from working ;
- needs to get preventive medical care, or to get a medical diagnosis, care, or treatment , of any mental or physical illness, injury, or health condition;
- needs to care for a family member who has a mental or physical illness, injury, or health condition, or who needs the sort of care listed in category (2);
- the employee or the employee's family member having been a victim of domestic abuse, sexual assault, or criminal harassment, and needing leave for related medical attention, mental health care or other counseling, victim services (including legal services), or relocation; or
- due to a public health emergency, a public official having closed either (A) the employee's place of business, or (B) the school or place of care of the employee's child, requiring the employee needing to be absent from work to care for the child.

Paid sick leave may be used in one hour increments. Employees begin accruing sick time upon hire.

It is your responsibility to notify your manager each day at the beginning of your shift when you cannot come to work because of an illness, injury, medical care or domestic violence. Also, let your manager know when you expect to return to work. In the event you are absent for four or more workdays, medical or legal certification is required. This certification should indicate that you were unable to work due to medical or domestic violence reasons and the length of time this restriction lasted.

If you have an extended illness, accumulated sick time currently provides pay while you are away from work. Unused sick hours currently are carried over from year to year up to 48 hours so they can be accumulated and used when needed. Employees will not accrue additional sick time until the balance falls below 48 hours.

Because paid sick time can be accumulated to be used if you are personally sick or injured; you will not receive extra pay or extra time off for your unused sick time. Paid sick time will not be used in the calculation of overtime. Also, you are not paid for unused sick time when you leave.

Employers shall not retaliate against an employee for requesting or using paid sick leave.

On the date that a public health emergency is declared, The Company will supplement your accrued paid sick leave with an additional grant of leave up to combined maximum of 80 hours for full-time employees (prorated for part-time employees). This leave may be used when an employee:

- needs to self-isolate due to either being diagnosed with, or having symptoms of, a communicable illness that is the cause of a public health emergency;
- seeks diagnosis, treatment, or care (including preventive care) of such an illness;
- is excluded from work by a government health official, or by an employer, due to the employee having exposure to, or symptoms of, such an illness (whether or not actually diagnosed with the illness);
- is unable to work due to a health condition that may increase susceptibility or risk of such an illness; or

² Per Colorado's Healthy Families and Workplaces Act, effective January 1, 2021 (for employers with 16 or more employees) or effective January 1, 2022 (for employers with fewer than 16 employees), Colorado employers must provide at least one hour of paid sick leave to all employees for every 30 hours worked and up to 80 hours for public health emergency purposes.

- is caring for a child or other family member who is in category (1), (2), or (3), or whose school, child care provider, or other care provider is either unavailable, closed, or providing remote instruction due to the public health emergency.

Employees must notify the Company of their need for leave as soon as it is practical when the need for leave is foreseeable and the Company's place of business has not been closed. Supplemental leave is granted one time during the entirety of public health emergency. Unused supplemental leave is forfeited four weeks after the termination or suspension of the public health emergency.

LEAVE

Bereavement

Full-time and modified full-time employees currently receive a paid bereavement leave of three days (pro-rated for modified full-time employees) for the death of an immediate family member. An immediate family member is defined as a spouse, domestic partner, child, step-child, child of domestic partner, sibling, parent, mother- or father-in-law, grandparent or grandchild.

Voting

Our company believes that every employee should have the opportunity to vote in any state, federal, or municipal election, general primary or special primary. Any employee whose work schedule does not provide him/her three or more hours between the opening of the polls and the close of the polls during which the employee is not required to be on the job will be granted up to two paid hours of excused time to vote. We reserve the right to select the hours you are excused to vote.

Notify your supervisor one day before Election Day of the need for voting leave. When you return from voting leave, you must present a voter's receipt to your supervisor, as soon as possible.

Victims of Crime

The company will grant reasonable and necessary leave from work, without pay, to employees who are victims of a crime to attend or participate in legal proceedings pertaining to the crime. Affected employees must give the company reasonable notice that leave under this policy is required.

Jury

The Company recognizes jury duty as a civic responsibility of everyone. When summoned for jury duty, an employee will be granted leave to perform their duty as a juror. If the employee is excused from jury duty during their regular work hours, they are expected to report to work promptly.

Employees receive regular pay for the first three days of jury duty if they were scheduled to work and a juror service certificate is submitted.

Beginning the fourth day and thereafter, an employee as a juror is paid \$50.00 per day by the State of Colorado for state district or county court jury duty. For jury duty in excess of three days, employees receive the difference between jury duty pay and their regular pay up to a maximum of ten days (80 hours). Jury duty leave beyond this time is without pay from the Company.

Military

Employees granted a military leave of absence are re-instated and paid in accordance with the laws governing veterans' re-employment rights.

Medical

A medical leave of absence of not more than 60 days may be granted to full-time and modified full-time employees, unless otherwise required by law. This unpaid leave is for absences arising from illness, injury or pregnancy.

For a medical leave to be granted, the following conditions must be met:

- The employee has completed ninety (90) days of employment with the Company, except as otherwise required by law.³
- Human Resources is notified by the employee as soon as possible of the need for medical leave.
- The employee submits to human resources and the supervisor a written statement outlining the reason for the leave and the estimated time needed. Once obtained, a written statement from the medical provider is also required. The Company may also require the employee to obtain an opinion from a medical provider selected by the Company.
- Approvals are obtained from the supervisor and Vice President of the department and the EVP, CFO prior to the leave.
- All available earned vacation and personal time are to be used at the beginning of the leave of absence.

A new medical provider's statement is required indicating the new estimated length of leave if the leave has not yet reached the 60-day maximum. For example, if the original medical provider indicated a 30-day leave and another 30 days is needed, a new statement must be provided for the second 30 days.

An employee ready to return to work from leave must present a doctor's statement indicating ability to return to work.

The Company may reinstate an employee ready to return from a medical leave of absence when, in the opinion of the Company, it is practical to do so. The Company does not guarantee reinstatement of an employee to the former job. When the employee is available to return to work, the employee is free to apply for any vacancy available and may be considered along with other applicants.

The Company currently continues medical and life insurance benefits for an employee on leave as long as the employee continues to pay the employee's portion of the premium.

Vacation and personal time will not accrue during a medical leave of absence. Holidays, funeral pay or employer's jury duty pay will not be granted during the leave.

Employees who fail to return at the expiration of their authorized leave may be terminated. If the employee's failure to return is due to a disability under the Americans with Disabilities Act or other law, additional accommodations may be provided. Employees must supply sufficient information from their medical provider indicating that they have a covered disability and when they can return to work with or without reasonable accommodation. Accommodations must not cause undue hardship to the employer. Potential accommodations will be determined in an interactive process between the employee and the Company.

Part time employees are not currently eligible for medical leave unless required as an accommodation under the law.

The Company is covered by the federal Family Medical Leave Act (FMLA). For this reason, the Company has posted an FMLA notice to employees. However, to be eligible to take FMLA leave, an employee must work at a work site with at least 50 employees within 75 miles. Because the Company does not have at

³ An employee who is covered by the ADA and who is in need of temporary time off for a health reason must be accommodated from day one, except if doing so would cause undue hardship.

least 50 employees, employees are not eligible to take FMLA leave. The Company does, however provide [medical/parental] leave to employees as is described separately in this handbook.

Business Travel

At times it is necessary for employees to travel for business purposes. All travel plans must obtain the approval of the Controller and CFO prior to finalizing any travel logistics i.e.. Airline tickets, hotel stay, and number of days of travel.

Solera prefers that travel plans are made for the entirety of the business week selected as opposed to partial weeks. For example, if travel to another site is deemed necessary, Solera prefers that the employee be at the location from Monday and stay until late day Friday.

Business Continuity

If an event threatens or prevents regular office opening or closing times, the following bank officers will be notified by the applicable vendor:

- Director of IT
- IT Administrator
- COO
- SVP of Operations
- Controller
- Director of Non-Recourse Lending
- CFO
- Executive Chairman

Depending on the event, each employee will be contacted by their manager to inform them of the situation and any possible impact to their normal business protocols for the impacted timeframe.

BENEFIT PROGRAMS

Insurance Benefit Plans

Solera National Bank's comprehensive benefits package includes a number of different plans for eligible staff members. The Company currently offers the plans outlined below to employees.

Benefits: Full-Time and Modified Full-Time Staff

Group Life Insurance

Group life insurance including AD&D benefits currently is provided for all full-time and modified full-time employees scheduled to work at least 30 hours per week. Eligible employees are enrolled in the program on the first of the month following date of hire. The Company currently pays for coverage of the employee up to 1x annual salary for non-officer employees.

Medical/Dental/Vision Insurance

Standard medical/dental/vision insurance plans currently are offered to all eligible employees and their eligible dependents beginning the first of the month 30 days after commencement of employment. The Bank will contribute the employee's portion of medical and dental premiums for a plan of its discretion.

Short-Term Disability (STD) Insurance

You may be eligible for short-term disability insurance benefits if you are ill or injured and unable to work.

All full-time and modified full-time employees scheduled to work 30 hours or more are currently eligible the first of the month following hire to enroll in the short-term disability insurance program. This insurance program is designed to provide income for you when you are absent from work for more than fifteen calendar days due to non-occupational illness, injury, or pregnancy-related disability. If eligible and approved, the benefit will continue for a maximum of eleven weeks.

In order to be eligible for STD, employees must be under the care of a physician for the duration of the benefit and must present a physician's statement attesting to their condition and inability to work. This physician's certification is required for absences of more than three days.

Long-Term Disability (LTD) Insurance

Currently, all full-time and modified full-time employees scheduled to work 30 hours or more are eligible the first of the month following hire to enroll in the long-term disability insurance program. For more details on this benefit, please contact Human Resources.

Benefits: Part-Time Employees

Group Insurance

Part-time employees are not currently eligible for benefits offered by group health, life, accidental death and dismemberment and disability plans.

For more information, employees should contact Human Resources. In the event the above information conflicts with the actual terms and conditions of coverage, the latter governs. Benefits may change from time to time.

Employees' Banking Services

Employee Checking Accounts

Employees and their immediate family (immediate family includes employee's spouse and dependent children) are eligible for a maximum of two (2) interest-bearing checking accounts free of service charges. (Free is defined as not being assessed a monthly service charge unless the number of transactions is regulated by law.) With an employee checking account, you may elect to have your pay automatically deposited into your account each payday.

Additionally, there is no service charge for online banking, bill payment, check imprinting fees, cashier's checks, money orders, stop payments or traveler's checks obtained from the Bank.

Subject to credit approval, employees may receive a revolving line of credit or loans with the Bank.

Savings Accounts

You may have your salary automatically deposited in a bank savings account every payday if you wish. You need your own savings account to do this. If you do not have one, a personal banking representative will assist you with opening one. Human Resources will arrange automatic deposits and you can change the amount of your deposits or cancel them entirely any time you want through Human Resources.

401 (K) Savings Plan

Solera National Bank currently offers a 401(K) Savings Plan, which is a voluntary employee retirement savings program designed to assist employees with retirement savings efforts.

Eligible participants may participate provided they meet certain eligibility requirements such as:

- Eligible the first of the month 90 days following hire date;
- Attain the age of 21 years.

Employees should refer to the plan for the eligibility requirements.

Section 125 Plan

Our company offers a pre-tax contribution option for employees. This employee benefit is known as a Section 125 plan. Employee are eligible the first day of the month following hire date.

A Section 125 plan is a benefit plan that allows you to make contributions toward premiums for medical insurance, dental insurance, vision care insurance and out-of-pocket medical expenses or dependent care expenses on a “before tax”, rather than an “after tax” basis. Your premium contributions and qualified expenses are deducted from your gross pay before income taxes and Social Security is calculated.

EMPLOYEE ISSUES

Parking

In most instances, on-site parking is available to all employees. Employees should consult with their department supervisor for areas designated for employee parking at each office. Employees are requested to park only in these areas during regular bank hours. The Bank assumes no responsibility for employee vehicles or their contents while on company property. However, accidents or vandalism should be reported to management immediately.

Solicitation and Literature Distribution

Employees are not permitted to solicit during working time or in customer service areas. An employee may not solicit another employee during the latter's work time. Employees are not permitted to distribute literature during working time or in working areas. Employees are not permitted to solicit or distribute literature to non-employees on Solera National Bank's premises.

Security, Inspection and Search

Solera National Bank reserves the right to conduct inspections to help maintain a safe, healthful and efficient working environment for the benefit and protection of all Solera National Bank employees and to protect Solera National Bank property, equipment, operations and customers. Cooperation in the conduct of inspections is required as a condition of employment.

Employees on the Solera National Bank premises are subject to questions and search at Solera National Bank's discretion. Solera National Bank reserves the right to inspect personal items, such as lunch pails, briefcases, purses, etc. carried by individual employees. Personal items, which you would not like subject to such inspection, **should not be brought onto Solera National Bank premises.** A search can also include Solera National Bank property such as, Solera National Bank vehicles, lockers, desks, filing cabinets, computer files, E-mail and Voice-mail. A Company initiated search does not necessarily imply an accusation of theft or that an employee has broken a rule. Employees' refusal to cooperate with or submit to search may result in disciplinary action up to and including termination.

In order to further security precautions, employees with a title of less than vice president are not allowed to take work home or off bank premises without prior approval from the Chief Lending Officer, EVP, CFO, SVP Operations or the President & CEO. Deviation from this will not be tolerated.

Personal Property

The company is not responsible for loss or damage to personal property. Valuable personal items such as purses and all other valuables should not be left in areas where theft might occur.

Problem Solving/Open Door Policy

Solera National Bank encourages a healthy environment for mutual discussion of problems. No matter how good our basic communication system is problems and complaints sometimes arise. If employees have a work-related problem or concern, they are encouraged to use the following procedure:

- Discuss the situation with your immediate supervisor on a timely basis.
- If a resolution is not reached with your immediate supervisor or if it is inappropriate to go to your supervisor, discuss the situation with the department manager, human resources or senior vice president operations.
- If the situation is not resolved, communicate the problem directly to the President & CEO or EVP, CFO who are also available to meet with you, at your request. This normally should be done within 10 days.
- Should further resolution be required, the President & CEO makes the final determination.

Whistleblower

Solera National Bank is required to comply with the Whistleblower Provisions of the Sarbanes-Oxley Act of 2002. The Company does not tolerate improper conduct by its staff, or the taking of reprisals against those who come forward to disclose such conduct. The Company recognizes the value of transparency and accountability in its administrative and management practices and supports the making of disclosures that reveal questionable accounting, internal control, or auditing matters.

This policy establishes a system for reporting complaints to the Board of Directors. This policy is designed to complement normal communication channels between managers and staff. As an alternative, associates may make an anonymous complaint, under the Act, in accordance with this policy.

Scope of Matters to be Reported

Matters to be reported under this policy shall be limited to questionable accounting, internal control, or auditing matters. Complaints dealing with human resource matters shall continue to be dealt with directly by the appropriate manager. Associates will take this policy seriously and not use it for inappropriate matters. The Board of Directors will take all complaints seriously and investigate them to the fullest extent necessary.

Reporting

Complaints shall be written in detail and shall include all pertinent information needed to conduct an investigation. Associates have the option of making their complaint anonymously, however, there will be no way to follow-up with the whistleblower if the reporting is in fact anonymous. The complaint shall be documented in a letter and identical copies of such letter shall be sent via either inter-office mail or U.S. mail to both of the following:

Chairman of the Board Solera National Bank	or	President & CEO Solera National Bank
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Confidentiality

The Board of Directors will take all reasonable steps to protect the identity of the whistleblower. Maintaining confidentiality is crucial in ensuring a reprisal is not made against the whistleblower.

Expenses

Certain employees are authorized to incur reimbursable out-of-pocket expenses while involved in Bank business. Employees must obtain approval from their manager prior to incurring any type of expense. Receipts will be required for all expense reimbursements and an expense report must be completed. Mileage for the personal use of an automobile while on bank business is paid on a per-mile basis in accordance with annual IRS standard mileage rates.

Bulletin Board

A bulletin board area is located in each facility. All work-related posters and notices are placed on these boards. Important management directives, notices and job postings will be displayed there. Employees may keep themselves informed by taking time to read these materials. The bulletin boards are the property of Solera National Bank and any items posted on these bulletin boards must be pre-approved by

the Operations Manager or Human Resources. Notices are also posted electronically for remote employee access.

Safety and Work Related Injury

Safety on the job is the responsibility of employees. With cooperation, employee accidents and injuries may often be prevented. Potentially unsafe conditions must be reported immediately to supervisory personnel for investigation and/or correction.

If an employee is injured on the job, even slightly, immediately report this fact in writing to your supervisor and Human Resources. Immediate treatment may prevent complications from developing. Prompt medical attention for work related injuries will be provided by one of the doctors designated by the Company. Failure to seek treatment from one of the designated physicians may result in becoming financially responsible for the medical care that is provided. Prompt reporting of the accident also enables the employee's supervisor and Human Resources to conduct an investigation.

Mail

As a general rule, all personal mail should be directed to a home address and not to the Bank. In addition, the use of Bank stationery, envelopes, and postage for personal use is expressly prohibited. Personal mail received at the Bank may be opened as part of the mail distribution process.

Visitors

Generally, visitors, including former employees, are not permitted to enter any of the organization's offices before or after regular business hours. Should there be a special need to have a visitor enter or remain after hours; another member of bank management must be notified. Visitors are restricted to customer contact areas unless accompanied by a Bank employee to other areas.

Telephone, Cellular Phones and Other Personal Communication Devices

Personal telephone calls are sometimes necessary. However, since office telephones are for business purposes, personal calls should be handled during break times if at all possible. Any other phone calls during business hours must be kept to a minimum both in frequency and length of conversation. Personal long distance calls are discouraged and employees must reimburse the Bank for any personal long distance charges which are incurred.

Personal contacts, whether by cellular phones or other personal communication devices, are discouraged. While it is recognized that there may be an occasion when personal contact must be made or received during business hours, these occurrences are a disruption to the individual as well as the workplace. Therefore, the usual response to contact should be viewed as on an emergency basis only. If contacted by cellular phone, for example, the employee may take the call, however, the length of the call should be kept to a minimum and the contact of an employee should not be a disruption to the individual's work. Cellular phones or other personal communication devices should be turned off or on vibrate during working. Personal text messaging in the workplace is discouraged.

Computers

The Bank retains the exclusive right of ownership of all information assets. Computer resources shall be used for business purposes only. All data stored on or used by end-user computers must be kept in a secure manner. All passwords must be private and not left in a work area to be accessed by others. Use of your password with your user ID holds you accountable for computer activity under your user ID.

Employees must ensure that assigned hardware and software are used only for business purposes. Employees must not duplicate, acquire, or use unauthorized copies of software.

Fraudulent, harassing or obscene messages and/or materials shall not be sent from, to or stored on Solera National Bank systems.

To prevent the introduction of computer viruses, employees may not install unauthorized software on personal computers without approval of the Information Technology Director.

Electronic Mail / Voice Mail

The organization utilizes systems where employees receive and send messages through computer including e-mail and voice mail. Although employees are able to use personal access codes, the Bank maintains the ability to access and monitor any messages left on or transmitted over the system. Because of this fact, employees should not assume that messages are confidential or that access by the employer or its designated representative will not occur. Employees may not attempt to gain access to another employee's electronic mail without the latter's permission. E-mail and voice mail systems are company property and any information transmitted through these systems remains company property. In keeping with this intention, computer mail is intended solely for business use. Additionally, employees may disclose information or messages from the e-mail and voice mail systems only to authorized employees. Management may monitor email from time to time.

Internet Usage

The Internet is intended for business use only. Use of the Internet for any non-business purpose, including but not limited to, personal communication or solicitation, purchasing personal goods or services, gambling and downloading files for personal use, is strictly prohibited.

Our company's policies against sexual and other types of harassment apply fully to Internet usage, including the use of instant message programs. Violations of those policies are not permitted and may result in disciplinary action, up to and including discharge. Therefore, employees are also prohibited from displaying, transmitting and/or downloading sexually explicit images, messages, ethnic slurs, racial epithets, or anything that could be construed as harassment or disparaging to others.

Consistent with applicable federal and state law, the time you spend on the Internet may be tracked through activity logs for business purposes. All abnormal usage will be investigated.

Employees learning of any misuse of the Internet shall notify a member of management. Violation of this policy will not be tolerated.

Smoke-Free Environment

Smoking will not be permitted on any of the corporation premises including vehicles owned and operated by the Bank.

Bank Social Events

Solera National Bank believes that there is a time for work, and also a time for play. The Bank sponsors several types of social events each year. Attendance at these types of events is not a job requirement and is entirely optional. In addition, we believe that it is also important for our employees to support and attend social events sponsored by local civic groups and business organizations. With advanced approval, the Bank may reimburse reasonable expenses for employees who attend such events as ambassadors for the Bank. Costs for spouses or guests are not normally covered.

PROFESSIONAL APPEARANCE

Solera National Bank customers look for a high degree of professionalism in a financial institution and form their opinions of Solera National Bank through their first impressions. Personal appearance is essential in providing exceptional, professional, and friendly customer service. This policy will provide guidelines for employees with regard to the professional appearance standards and acceptable business casual attire for Solera National Bank.

Solera National Bank is a financial service organization and our employees reflect this professionalism by showing good judgment in their selection of business casual attire. Business Casual is defined as casual attire that represents that transacting business and customer service is the focus and objective.

Solera National Bank encourages a conservative dress code that presents a professional image.

- All employees are expected to dress conservatively and in good taste, regardless of job function or day of the week. Employees should present a clean and neatly laundered (pressed) appearance. For men shirts should be tucked in and buttoned at all times. If a T-shirt is worn underneath dress shirts or sweaters, they should be white in color. Shoes should be in good condition.
- Dressing too casually, wearing tight fitting clothes, and displaying extremes in makeup, hairstyling, and hair color should be avoided as this reflects unfavorably on the Company.
- Good personal hygiene is a must. Hair should be clean and conservatively styled. For men, long hairstyles are generally not considered professional. Facial hair should be neat and well-trimmed. Fragrances should be kept to a minimum.
- Jewelry should be conservative and minimal. For women, earrings in the lower lobe area are acceptable. However, women should not wear more than 2 earrings in ear and wearing multiple earrings on the upper portion of the ear is not allowed. It is preferable that men not wear earrings, however, if they do, they may only wear one small stud earring in either one ear or both. Any other body piercing (tongue, eyebrow, and nose) and associated jewelry is not considered appropriate for Solera National Bank employees to display while in the workplace. Any body art and large or small tattoos should be concealed and should not be visible to the public. Also, extra effort needs to be taken in order to minimize the visibility of any small tattoos on or around the hands or ankles.

Appropriate Examples – Acceptable Anytime

For Men
<ul style="list-style-type: none"> ◆ Business suits ◆ Dress slacks ◆ V-neck sweaters with a collar or a collared shirt worn underneath ◆ Dress shirts (should be tucked in) ◆ Socks required ◆ Shoes – shined and in good condition
For Women
<ul style="list-style-type: none"> ◆ Business suits ◆ Dress slacks (not tight fitting) ◆ Blouses/Sweaters/Knitted Shirts – must cover midriff ◆ Skirts or dresses – no shorter than 4” above knee ◆ Hosiery, tights, socks or bare legs is acceptable ◆ Dress shoes / sandals, slides/mules – shined and in good condition

Inappropriate Examples - Unacceptable Anytime

For Men
<ul style="list-style-type: none"> ◆ Shorts / cargo pants (<i>large pockets, loops, rivets, etc.</i>), baggy or hanging pants ◆ Sweatshirts, sweatpants, t-shirts, tank tops or muscle shirts ◆ Hats or caps ◆ Flannel shirts ◆ Sheer clothing ◆ Birkenstock sandals or flip flops ◆ Athletic shoes, thick soled or hiking shoes
For Women
<ul style="list-style-type: none"> ◆ Shorts / mini-skirts (<i>over 4” above knee</i>) / cargo pants ◆ Skirts with slits higher than 2” above knee ◆ Flannel shirts ◆ Sweatshirts, sweatpants or t-shirts ◆ Sleeveless or low cut attire exposing undergarments, cleavage or back ◆ Tight fitting low cut tops ◆ Hip pants exposing undergarments

- ◆ Sundresses without jackets
- ◆ Spandex or form-fitting pants/ leggings / stirrup pants
- ◆ Midriff tops (where skin or torso shows)
- ◆ Sheer clothing or form-fitting garments.
- ◆ Birkenstock sandals or flip flops
- ◆ Athletic shoes or hiking boots

Management Discretion

A supervisor may request that an employee return home and come back to work in more appropriate clothing. In such cases, this time away from the office may be without pay for non-exempt employees. In general, if you suspect that your attire is questionable, you probably should not wear it to work.

If an office chooses to have a special day, such as recognizing a sport team or dressing in costume, the management of that office may make some exceptions to the dress policy.

Data Disposal Policy⁴

During the course of your employment, the Company will collect certain information that is classified as “personal identifying information,” or PII, under applicable laws. Such information may include, but is not limited to:

- Your first and last name or initials.
- Username(s) and password(s);
- Social security number.
- Driver license or other identification card number.
- Medical documentation.
- Biometric data.
- And more.

The Company may keep these records in paper and/or electronic format.

When such documentation is no longer needed, pursuant to records retention requirements and best practices, the Company will either (a) destroy the records or (b) arrange for their destruction, e.g. by shredding, erasing, or otherwise modifying the personal identifying information in such a manner as to render it unreadable or indecipherable through any means.

Integrity in record keeping

Employees shall ensure that all accounting information and customer records are maintained in a reliable and integral manner. Records shall not be tampered with and must be kept in their true and original form in a secure location. All transactions must be reflected in an accurate and timely manner.

Internal controls over assets

Employees must comply with Solera internal controls established to protect and safeguard assets of the company. When necessary or required by law, proper reporting and disclosures of financial information must be able to be furnished in a timely manner.

Acting with integrity and candor in dealing with auditors, examiners and legal counsel

It is Solera's expectation of its employees that they always act with the utmost integrity in their dealings with any auditors, examiners and/or legal counsel. Solera employees are expected to speak with candor and honesty to protect and safeguard the Solera National Bank public name and image.

Implementation of background check and consent to information

Prior to first date of employment Solera National Bank reserves the right to conduct a thorough background check to protect itself and its employee's integrity. Should any reasonable findings emerge that indicate a candidate is not in alignment with Solera's values then the bank reserves the right to withdraw an offer and rescind employment.

Internal audits and compliance with corporate code of conduct and ethics policies

Solera reserves the right to conduct internal audits to monitor the operation of internal controls against any self-dealing, conflicts of interest and any other violations of the Solera code of conduct. If any weaknesses are identified Solera will ensure these are addressed and corrective action is taken as needed.

Periodic training and acknowledgement of policy

Solera employees may be required to complete training periodically to ensure they are up to date on current requirements and regulations that bank employees must adhere to. No less than once per year employees will be required to acknowledge certain policies pertaining to the code of conduct. Management is expected to ensure that all employees have completed this training and in good faith understand the material. It should be extremely clear to employees what is considered permissible business activity and what is not.

Periodic updates to policy

Solera national bank reserves the right to update internal policy as needed to ensure it remains viable and current. As business needs change employees may be required to review new sections of the code of conduct to ensure their understanding of any updated or added material based on the business need.

ACKNOWLEDGMENT OF RECEIPT

I HAVE RECEIVED A COPY OF OUR EMPLOYEE HANDBOOK DATED OCTOBER 30, 2017. I UNDERSTAND THAT THE HANDBOOK PROVIDES A SUMMARY OF THE COMPANY'S GUIDELINES AND ITS EXPECTATIONS REGARDING MY CONDUCT. I UNDERSTAND I AM TO BECOME FAMILIAR WITH ITS CONTENTS.

I UNDERSTAND THAT, EXCEPT AS MAY BE REQUIRED BY STATE LAW, MY EMPLOYMENT WITH THE COMPANY IS AT-WILL. THIS MEANS THAT NEITHER I NOR THE COMPANY IS COMMITTED TO AN EMPLOYMENT RELATIONSHIP FOR A SPECIFIC PERIOD OF TIME AND THE EMPLOYMENT RELATIONSHIP MAY BE TERMINATED BY ME OR THE COMPANY AT ANY TIME, FOR ANY REASON.

THE LANGUAGE USED IN THIS HANDBOOK AND ANY VERBAL STATEMENTS OF MANAGEMENT ARE NOT INTENDED TO CONSTITUTE A CONTRACT OF EMPLOYMENT, EITHER EXPRESS OR IMPLIED, NOR ARE THEY A GUARANTEE OF EMPLOYMENT FOR ANY SPECIFIC DURATION.

I UNDERSTAND THAT NO REPRESENTATIVE OF SOLERA NATIONAL BANK, OTHER THAN THE

BOARD OF DIRECTORS, HAS THE AUTHORITY TO ENTER INTO AN AGREEMENT OF EMPLOYMENT FOR ANY SPECIFIED PERIOD AND ANY SUCH AGREEMENT MUST BE IN WRITING, SIGNED BY THE BOARD OF DIRECTORS AND ME. WE HAVE NOT ENTERED INTO SUCH AN AGREEMENT.

FURTHER, I UNDERSTAND THAT THE CONTENTS OF THIS HANDBOOK ARE SUMMARY GUIDELINES FOR EMPLOYEES AND THEREFORE NOT ALL INCLUSIVE. THIS HANDBOOK SUPERSEDES ALL PREVIOUSLY ISSUED EDITIONS. NO ORAL STATEMENTS OR REPRESENTATIONS CAN CHANGE THE PROVISIONS OF THE HANDBOOK OR ANY SUPPLEMENT. EXCEPT FOR THE AT-WILL NATURE OF EMPLOYMENT, THE COMPANY RESERVES THE RIGHT TO REVISE, DELETE, OR ADD TO ANY OR ALL OF THE GUIDELINES MENTIONED, ALONG WITH ANY OTHER PROCEDURES, PRACTICES, BENEFITS, OR OTHER PROGRAMS OF SOLERA NATIONAL BANK. THESE CHANGES MAY OCCUR AT ANY TIME, WITH OR WITHOUT NOTICE.

I HAVE READ AND UNDERSTAND THE ABOVE STATEMENTS.

Employee Signature

Date

Print name:

**Colorado Overtime and Minimum Pay Standards Order (COMPS Order)
Acknowledgment of Receipt⁵**

I have been provided and hereby acknowledge receipt of a copy of the Colorado Overtime and Minimum Pay Standards Order (COMPS Order #37) Poster.

Employee Signature _____ Date _____

Print Employee Name: _____

This acknowledgment must be signed after providing the employee with either the wage order itself, available here: <https://cdle.colorado.gov/sites/cdle/files/7%20CCR%201103-1%20COMPS%20Order%20%2337%20ADOPTED%20%28Clean%29.pdf>

Or, the issued poster. The poster can be downloaded at <https://cdle.colorado.gov/sites/cdle/files/COMPS%20Order%20%2337%20%282021%29%20Poster%20CLEAN.pdf> or printed below:

⁵ Employers that publish or distribute employee handbooks, manuals, or policies should include a copy of the COMPS Order or COMPS Order poster with such documents. If an employer requires employees to sign any handbook, manual, or policy, it must also have the employees sign an acknowledgment of being provided the COMPS Order or the COMPS Order poster.



Colorado Minimum Wage: \$12.32 per hour, or \$9.30 for Tipped Employees, effective 1/1/2021.

- The minimum wage adjusts annually by inflation; next year’s COMPS Order and Poster will provide the 2022 minimum wage.
- The minimum wage applies to all adults and emancipated minors, whether paid hourly or any other basis (salary, commission, piecework, etc.), unless exempted by COMPS Order Rule 2. Unemancipated minors may be paid 15% below the minimum.
- The federal minimum wage (\$7.25) and any local minimum wages (including \$14.77 in Denver as of 1/1/21) may also apply. If work is covered by multiple minimum or overtime wage rules, the rule with the higher wage or standard applies.

Overtime: 1½ times the regular pay rate for hours over 40 weekly, 12 daily, or 12 consecutive.

- Hours in two or more weeks cannot be averaged in computing overtime.
- Employers may not provide time off (often called “comp time”) instead of time-and-a-half premium pay for overtime hours.

Meal Periods: 30 minutes uninterrupted and duty-free, for shifts over 5 hours.

- Employees must be completely relieved of all duties, and allowed to pursue personal activities, for meal periods to be unpaid.
- If work makes uninterrupted meal periods impractical, eating an on-duty meal must be permitted, and the time must be paid.
- To the extent practical, meal periods must be at least 1 hour after starting and 1 hour before ending shifts.

Rest Periods: 10 minutes, paid, every 4 hours.

#Work Hours	Up to 2	>2, up to 6	>6, up to 10	>10, up to 14	>14, up to 18	>18, up to 22	>22
#Rest Periods:	0	1	2	3	4	5	6

- Rest periods need not be off-site but must not include work and should be in the middle of the 4 hours to the extent practical.
- Two 5-minute rest periods, instead of one 10-minute, are permitted if employees and employers agree voluntarily and without coercion, and if 5 minutes is enough to go back and forth to a bathroom or other place where a genuine break would be taken. Additional flexibility with 5-minute periods applies to agriculture, Medicaid home care, and collectively bargained work.
- Employers that do not authorize and permit rest periods must pay extra for the work time that would have been rest periods.

Time Worked: Time employers allow performance of labor/services for their benefit must be paid.

- All time on-premises, on duty, or at prescribed workplaces (but not just letting off-duty employees be on-premises), including:
 - putting on or removing work clothes/gear (but not clothes worn outside work), cleanup/setup, or other off-the-clock duty;
 - awaiting assignments at work, or receiving or sharing work-related information; or
 - security/safety screening, clocking/checking in or out; or
 - waiting for any of the above tasks.
- Travel for employer benefit is time worked; normal home/work travel is not. For more on travel and sleep time, see Rule 1.9.2.

This poster must be displayed where easily accessible to workers, included in any existing employee handbook or manual, shared with remote workers, provided in languages other than English as needed, and replaced annually.

This Poster summarizes key wage rules in the COMPS Order, but not all, and should not be relied upon as complete information. For the full Order, more detailed fact sheets, or for questions, information, or complaints as to wage or other labor laws, contact:

Division of Labor Standards and Statistics, coloradolaborlaw.gov, cdle_labor_standards@state.co.us, 303-318-8441 / 888-390-7936.

Deductions, Credits, & Charges from Wages: Subject to limits in C.R.S. 8-4-105 and below.

- Tip credits of up to \$3.02 per hour (lowering minimum wages to \$9.30) are allowed for those regularly, customarily receiving over \$30 per month in tips. If hourly pay plus tips is below the full minimum wage, the employer must pay the difference.
- Meal credits are allowed for the cost or value (without employer profit) of a voluntarily accepted meal.
- Lodging deductions are allowed only if housing is voluntarily accepted by the employee, primarily for the employee’s (or employer’s) benefit, recorded in writing, and limited to \$25 or \$100 per week (depending on the housing type).
- Uniforms that are ordinary clothes, without special material or design, need not be provided; other uniforms must be provided no cost. Employers must pay for any special cleaning required, and cannot require deposits or deduct for ordinary wear and tear.

Exemptions from the COMPS Order: All listed in Rule 2; key exemptions listed below.

	2021	2022	2023	2024	Each Year After 2024
Executives/supervisors, decision-making administrative employees, and professionals (Rule 2.2.1-3) paid the exempt salary:	\$40,500	\$45,000	\$50,000	\$55,000	Prior year’s salary, inflation-adjusted

- 20% owners, or at a nonprofit the highest-paid/highest-ranked employee, if actively engaged in management (2.2.5).
- Highly technical computer-related employees (defined in 2.2.10), if paid at least \$27.63 per hour.
- Various in-residence workers, including property managers, range workers, and camp/outdoor education field staff (2.2.7).
- Various, but not all, types of salespersons (2.2.4, 2.4.1, 2.4.2) and taxi drivers (2.2.6).
- Certain medical transportation and hospital/nursing home employees have modified overtime rules (2.4.4, 2.4.5).
- Downhill ski/snowboard employees, including on-mountain food but not lodging, are exempt from 40-hour overtime (2.4.3).
- Agriculture (2.3) and some transportation (2.4.6) jobs are exempt from overtime and meal periods, and have more flexible periods (agriculture) or no (transportation) rest periods.

Complaint & Anti-Retaliation Rights.

- The Division of Labor Standards and Statistics (contact info at the bottom of this Poster) accepts complaints and tips as violations of COMPS or other wage rights under federal, state, or local law. Alternatively, employees may file lawsuits in court.
- Parties liable for unpaid wages include the employer as an entity, and individuals with operational control over the entity.
- Employers cannot retaliate by threatening, coercing, or discriminating for purposes of reprisal, interference, or obstruction, as actual or anticipated wage investigations, hearings, complaints, or proceedings.
- Violations of wage or anti-retaliation provisions may be reported to the Division as complaints or anonymous tips.
- Immigration status is irrelevant to wage rights. The Division will investigate and rule on complaints without asking, reporting, or considering status. Using status to interfere with rights is illegal under Wage Protection Rule 4.8 and other applicable law.