



BENEFITS PACKAGE

Denali Alaskan Federal Credit Union is the third largest Credit Union in the state of Alaska, employing over 250 people statewide, with locations in Anchorage, Eagle River, Juneau, Fairbanks and Wasilla. Denali Alaskan prides itself in being the leader in Alaska’s financial services industry. The Credit Union’s employees enjoy an industry-competitive salary scale, and a benefits package that is generally held to be one of the most generous among those provided by the state’s financial services employers. The following benefit programs are available to eligible employees:

- Holidays
- Jury Duty Leave
- Military Leave
- Leave Benefits
- Auto Mileage
- Travel Allowances
- Credit Union Services
- Tuition Assistance
- Wellness Program
- 401(k)
- Basic Life Insurance
- Voluntary Life Insurance
- Spouse/Child Life Insurance
- Long-term Disability
- Short-term Disability
- AD&D Insurance
- Supplemental Benefits
- Health Insurance—Dental, Vision & Medical
- Prescription Drug Card Program
- Employee Assistance Program (EAP)

Some benefit programs are fully funded by the Credit Union, while others require contributions from the employee. What follows is a summary highlighting some of the benefits.

Leave Benefits

A no-fault leave bank is provided to full-time employees regularly scheduled to work 30 hours per week or more. These benefits will accrue from the date of hire and are generally available for use after a 90-day waiting period. Leave benefits accrue as follows:

1 – 5 years of employment	17 days per year
6 – 10 years of employment	20 days per year
11+ years of employment	25 days per year

(Note: Based on a 40-hour per week schedule; accrual may differ based on location)

Holidays

Paid time off for holidays are granted to eligible employees on the holidays listed below:

- New Years Day (January 1)
- Martin Luther King, Jr. Day (third Monday in January)
- President’s Day (third Monday in February)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Columbus Day (second Monday in October)
- Veteran’s Day (November 11)
- Thanksgiving (fourth Thursday in November)
- Christmas (December 25)



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Insurance Benefits

Health Insurance

Full-time employees who have completed 90 days of employment are eligible for Medical, Dental, Vision and Prescription Drug Insurance.

Basic Life Insurance

Basic Life Insurance is provided at no cost to full-time employees who have completed 90 days of employment. Coverage is twice employee's annual salary, not to exceed \$300,000. Basic Life insurance is also provided for spouse and dependent children. Spouse coverage is a max of \$2,000. Dependent Coverage is \$100 for children at least 14 days but less than 6 months of age, and \$2,000 for children 6 months of age and older.

Long Term Disability (LTD)

Long Term Disability is provided at no cost to full-time employees who have completed 90 days of employment. The monthly benefit is 66 2/3% of base salary with a maximum monthly amount of \$6,000.

Accidental Death and Dismemberment (AD&D)

Full-time employees who have completed 90 days of employment are provided with a plan that offers 24 hour protection anywhere in the world, on or off the job, on business, on leave or at home.

Supplemental Benefits

Full-time and part-time employees are eligible for Supplemental Benefits through the Visor. These benefits options include accident insurance with expanded benefits, cancer insurance (including 20 other specified diseases), critical illness insurance, term life insurance, and disability insurance.

Retirement Plan

401(k) Plan

Full-time and part-time employees who have completed 90 days of employment are eligible for 401(k). Eligible employees may contribute 0% up to 100% of salary (not to exceed IRS limits). Matching contributions include Safe Harbor (3% contribution to eligible employees) and 50% match up to 6%.



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Wellness Program

Full-time employees who have completed 90 days of employment are eligible for the Wellness Program. A maximum of \$700 will be reimbursed annually for any wellness approved activity. Gym equipment is reimbursable up to 50% of purchase price, to a max of \$350.

Credit Union Services

These routine (non-punitive) service fees are waived for all employees: new member fee, statement or draft copy fee, traveler's check fee, ATM card reissue fee, research fee, wire transfer fee, Credit Union check fee, share draft order fee, mortgage loan verification fee and money order fee.

Tuition Assistance Program (TAP)

Full-time employees who have completed 90 days of employment are eligible for the Tuition Assistance Program. This program provides 50% reimbursement of tuition costs to Credit Union business related courses. Human Resources must pre-approve the course and a grade of "C" or better must be obtained.

Employee Assistance Program (EAP)

All employees of the Credit Union (part-time or full-time) are eligible for the Employee Assistance Program. From time to time, we all need help resolving a personal, family or work-related concern. Denali Alaskan offers the EAP program which is a confidential, counseling, information, and referral service that is available to Denali Alaskan employees and their families.

- Confidential, in-person counseling
- Free financial and referral services through the EAP
- Free legal consultation and referral service

Special Offer from Denali Alaskan Home Loans

- Credit Union Benefit
- 1% Origination Fee discounted to ½%
- Originated and processed internally by specially designated personnel
- All mortgage loan products eligible
- Some loans qualify for in-house servicing

To Prequalify or Apply, contact:

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