

**AGREEMENT BETWEEN COMMUNICATIONS WORKERS OF AMERICA
AND
GREATER NEW ORLEANS FEDERAL CREDIT UNION
JULY 1, 2014**

AGREEMENT

THIS AGREEMENT, made this first day of July 1, 2014 by and between COMMUNICATIONS WORKERS OF AMERICA, herein called UNION, and GREATER NEW ORLEANS FEDERAL CREDIT UNION, herein called CREDIT UNION.

The UNION and the CREDIT UNION, in consideration of mutual covenants herein contained agree that during the effective life of this Agreement, the following provisions shall remain unchanged and shall govern the relationship between the parties.

**ARTICLE 1
RECOGNITION**

- 1.01 The CREDIT UNION recognizes the UNION as the exclusive collective bargaining agent for employees of the CREDIT UNION, and agrees that the UNION has furnished substantial proof of the right to represent such employees in matters affecting wages, hours and conditions of employment.
- 1.02 The CREDIT UNION will pay the cost of printing and distributing copies of this contract to its employees.

**ARTICLE 2
UNION MEMBERSHIP**

- 2.01 Each employee who is a member of the UNION or who is obligated to tender to the UNION amounts equal to periodic dues on the effective date of this Agreement, or who later becomes a member, and all employees entering into the bargaining unit on or after the effective date of this Agreement, shall, as a condition of employment, pay or tender to the UNION amounts equal to the periodic rates applicable to members, for the period from such effective date or, in the case of employees entering into the bargaining unit after the effective date, on or after the thirtieth day of such entrance, whichever of these dates is later, until the termination of the Agreement. (For the purpose of this article, "employee" shall mean any person entering into the bargaining unit, except an occasional employee.)
- 2.02 Each employee who is a member of the bargaining unit on or before the effective date of this Agreement and who on the effective date of the Agreement was not required as a condition of employment to pay or tender to the UNION amounts equal to the periodic dues applicable to members, shall, as a condition of employment, pay or tender to the UNION amounts equal to the periodic dues applicable to members for the period beginning thirty (30) days after the effective date of this Agreement, until the termination of this Agreement.

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- 2.03 The Condition of employment specified above shall not apply during periods of formal separation from the bargaining unit by any such employee but shall reapply to such employee on the thirtieth day following his/her return to the bargaining unit.
- A. The term “formal separation” includes transfers out of the bargaining unit, removal from the payroll of the Company, and leaves of absence of more than one month duration.
- 2.04 Section 2.01 shall apply only if the law permits the UNION to enter into this type of UNION security agreement. If during the term of this contract the UNION shall become duly authorized under the law to enter into the type of UNION security agreement, the effective date of this Article as to employees shall be the date upon which the CREDIT UNION receives proper written evidence from the UNION that it is fully qualified to enter into such an agreement.

**ARTICLE 3
COLLECTION OF UNION DUES AND FEES**

- 3.01 The CREDIT UNION agrees to make collections of UNION membership dues through deductions from the pay of an employee upon written authorization and directive of the employee, and pay over to the UNION monthly amounts so deducted not later than the 25th of each month. Authorization by employees for such deductions will be on the appropriate form as set forth in Appendix A of this agreement, and made apart of hereof.
- 3.02 Cancellation by employees of such written authorization for payroll deductions can be made in accordance with the agreement contained in Appendix A but must be in writing, and the CREDIT UNION agrees to notify the UNION forthwith of the receipt of any such written cancellations.
- 3.03 The CREDIT UNION agrees to supply the UNION with a list of all employees in the bargaining unit. This list will indicate the employee’s name, sex, social security number, whether or not a properly executed dues deduction card is on file, and if the employee is a member or non-member of CWA.

**ARTICLE 4
DEFINITIONS**

- 4.01 **Basic Rates, Wages, Pay** - The rates of pay shall be as shown in Appendix B.
- 4.02 **Calendar Week** - A consecutive period of seven days, the first day of which is Sunday.
- 4.03 A. **Full-Time Employee** - An employee engaged to work a normal or full-time work

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week.

- B. **Part-Time Employee** - A regular employee who is normally assigned to work less than the number of hours in the normal work week. Part-Time employees hired after May 4, 2006 must average a minimum of 10 hours per week to accrue benefits as outlined in this agreement.
 - C. **Temporary Employee** - One whose term of employment is intended to last more than two months, but ordinarily not more than one year, or who is engaged for a specific project involving a period of time of more than a year. Temporary employees will be eligible for UNION membership and subject to all provisions of this Agreement.
 - D. **Occasional Employee** - An occasional employee is one who is normally engaged for a period of not more than two months during any 12 month period regardless of the length of daily or weekly assignments, and who will not be engaged in any work regardless of the length of daily or weekly assignments, normally performed by a regular or full time or part time employee. They are employees only on the days they work. Occasional employees are not part of the bargaining unit, and thereby accrue no seniority.
- 4.04 **Beneficiary** - For the purpose of this agreement, beneficiary shall be designated as an employee's spouse, and/or direct descendants.
- 4.05 **Holiday Work** - Any work which begins on an authorized holiday.
- 4.06 **Net Credit Service** - Length of continuous CREDIT UNION service accrued from the date an employee actually begins work, if the employee has been continuously engaged, or the net service accrued in the case of an employee who has not been continuously engaged. When employees have one (1) continuous year of service, after one or more breaks in the continuity of their previous service, all previous periods of service shall be bridged and credited to the employee's net credited service except those breaks which occur prior to the completion of six months of continuous service shall not be bridged.
- 4.07 **Normal Work Day** - A normal work day shall consist of 7-1/2 hours.
- A. The CREDIT UNION will pay Tours worked on Saturday by full time employees as if they were 7-1/2 hours no matter how many hours actually worked. In the event the employee works more than 7-1/2 hours the CREDIT UNION will pay them for actual time worked.
- 4.08 **Normal Work Week** - A normal week shall consist of the equivalent of five (5) workdays in a calendar week.

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- A. **Saturday Scheduling** – Saturday scheduling will be rotated among All Bargaining Unit employees with the exception of ACH Clerks and Accounting Clerks.
- 4.09 **Overtime Rate Pay** – Overtime rate of pay is one and one-half times the basic rate of pay plus other differential increments as required under the terms of the Fair Labor Standards Act in effect on the date of this Agreement. Overtime can be taken as compensatory time in lieu of the overtime rate if agreed upon by the employee and management.
- 4.10 **Pay Period** – Pay periods shall be bi-weekly.
- 4.11 **Seniority.**
- A. **Full-Time Employees** – Full-time employees shall be credited with net credit service for the purpose of applying any of the seniority provisions of this agreement.
- B. **Part-Time Employees** – Part-time and employees who become full-time employees shall accrue four (4) months seniority for each year worked as a part time employee. The hire date will become the service date for all employees.
- 4.12 **Sunday Work** – Any work which begins on a Sunday.
- 4.13 **Wage Length of Service** – Period credited to an employee in the applications of the wage scale for the particular job classification. Generally the wage length of service of an employee whose entire service has been continuous will be that employee's net credited service. If one is employed at a starting rate higher than the normal starting rate on account of previous CREDIT UNION or other experience or special training, the wage length of service will include such credit as is given at the time of employment or re-employment, plus service accumulated thereafter.
- 4.14 **Weekly-Rated Employee** – An employee whose basic rate of pay is established on a weekly basis.
- 4.15 **Work Day** – The period of time between 12:00 midnight preceding and 12:00 midnight ending any day.
- 4.16 **Working Leader** – A non-supervisory employee on productive work who coordinates the work activities of one or more employees or generally runs the office in the absence of a supervisory employee. The rate will be calculated at 10% above the employee's regular rate of pay.

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- 4.17 **Tour** – Tour is defined as the hours of work scheduled in a normal work day.
- 4.18 **Retired Employee** – A retired employee is one whose years of service and age equal to 75.
- A. Employees eligible for retirement (those whose years of service and age are equal to 75) will be entitled to an \$8,500 bonus upon retirement.
- 4.19 **Vacation Segment** – Vacation segment is defined as the selection of one or more consecutive business days to be designated as vacation days.

**ARTICLE 5
SENIORITY PROVISIONS AND JOB SELECTIONS**

- 5.01 **Seniority Provisions** – Length of service with the CREDIT UNION shall be the determining factor in choice of vacations, layoffs, and rehires after layoffs.
- 5.02 **Job Selection** – In the selection of employees within the bargaining unit for change of title within the bargaining unit, seniority shall be the governing factor if all other necessary qualifications of the individuals are equal.
- A. No employee shall be denied change of title solely because he/she has not had the opportunity to be trained in the functions associated with the job opening. Training for such job opening will be offered based on seniority. (Understanding that the purpose is not to post job openings within the CREDIT UNION.)
- 5.03 Insofar as service requirements permit, the CREDIT UNION shall assign tours of work in accordance with the preference of employees in the order of their seniority.
- 5.04 No full-time or part-time employee shall be laid off while there are temporary and occasional employees in the employ of the CREDIT UNION.
- 5.05 Any Employee who is assigned to work one (1) hour or more per day in a higher paid job classification shall receive the rate of pay for such higher paid job classification for all time worked in the higher paid job classification. However, if an employee is temporarily assigned to work in a lower paid job classification, he/she shall nevertheless be paid his/her regular rate of pay.
- 5.06 No new job classification shall be created without a job description and wage scale being provided to the UNION. The appropriateness of the wage scale assigned shall be subject to the grievance procedure. The vacancy will not be filled without first posting the vacancy to the bargaining unit for a seven (7) day period at each location using both a physical posting and an electronically posting.

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**ARTICLE 6
ADJUSTMENT OF GRIEVANCES AND ARBITRATION**

- 6.01 Differences arising between the CREDIT UNION and an employee or employees or arising between the CREDIT UNION and the UNION shall be negotiated by duly certified representatives of the CREDIT UNION and the UNION.
- A. The CREDIT UNION and the UNION shall certify to each other in writing the names and titles of their respective representatives for the purpose of negotiations.
 - B. The CREDIT UNION shall not be required to pay for any lost time of its employees in negotiations with the CREDIT UNION or in investigation of a grievance condition.
- 6.02 The parties agree that in the handling and adjustment of grievances by UNION the following procedures shall be followed (steps may be waived only upon agreement between the parties):
- A. A represented employee who has a grievance shall first attempt to resolve the grievance with the employee's immediate supervisor in an informal discussion(s):
 - B. Should the employee and supervisor be unable to resolve the grievance to the employee's satisfaction after reasonable informal discussion(s) under Section A, the UNION shall file a written grievance with the appropriate Vice President. The written grievance shall be filed within twenty (20) days of the event which generated the grievance.
 - C. Upon receipt of a timely written grievance, the appropriate CREDIT UNION Vice President shall meet with the employee or an officer of the UNION (President, Vice President or Secretary-Treasurer) within a reasonable time to resolve the grievance. Within ten (10) days after the meeting, the Vice President shall submit to the UNION in writing the CREDIT UNION's answer to the grievance.
 - D. The UNION shall advise the appropriate Vice President in writing within ten (10) days for the Vice President's answer whether it accepts, rejects or appeals the answer. An appealed grievance shall be forwarded to the President.
 - E. Upon receipt of the written appeal, the President shall meet with the UNION Staff Representative or its designee within a reasonable time to resolve the grievance. The President shall be fully empowered to act on behalf of the Credit Union. Within fourteen (14) days after the meeting, the President shall submit to the UNION in writing its answer to the grievance.

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- F. The UNION shall advise the President in writing within thirty (30) days of the President's answer whether it accepts, rejects or requests arbitration.
- 6.03 Upon a request for arbitration, representatives of the UNION and the CREDIT UNION shall within a reasonable time select an arbitrator. Should said representatives be unable to agree on an arbitrator, the Federal Mediation and Conciliation Service will appoint an impartial arbitrator. The arbitration hearing shall be held within a reasonable time, and the expenses shall be divided equally between the UNION and the CREDIT UNION. The award shall be final and binding.
- 6.04 Employees shall be granted time off the job for UNION activities, but the CREDIT UNION will not be required to pay an employee during such time off the job. Such time off the job shall not interfere with the operation of the CREDIT UNION.
- 6.05 In meetings with the Management of the CREDIT UNION on grievances the number of UNION representatives shall be limited to the recognized UNION Steward or an officer of the Local (President, Vice President, Secretary-Treasurer) and the grievant. The grieving party shall suffer no loss of pay for the time consumed in grievance meetings. In cases of multiple grievants, that class shall be represented at such meeting by only one such grievant.
- 6.06 As the parties have agreed on procedures for handling complaints and grievances, they further agree that there will be no lockouts or strikes during the life of the contract.
- 6.07 The arbitration procedure described herein shall apply only to grievances involving Articles 5, 13, and 14 (except as limited therein). Grievances on other articles may not be submitted to arbitration.

**ARTICLE 7
HOLIDAYS**

- 7.01 The CREDIT UNION will observe twelve (12) holidays consisting of New Year's Day, Christmas Day, Thanksgiving, Fourth of July, Labor Day, and Mardi Gras, and six (6) other holidays to be selected by the CREDIT UNION from the list of Federal Reserve designated holidays or other locally or nationally observed days.
- 7.02 **Holidays Falling on Sunday** – When an authorized holiday falls on a Sunday, the following Monday shall be recognized and observed as the holiday.
- 7.03 **Holidays Falling on Saturday** – If the holiday falls on Saturday, the preceding Friday will be observed.

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- 7.04 **Holidays within Vacation Period** – When an authorized holiday falls within an employee’s vacation period, an additional day of vacation will be provided.
- 7.05 All part-time employees who have accrued two years of seniority will be entitled to four paid holidays per year. The paid holidays will be Mardi Gras, Memorial Day, Labor Day, and Christmas Day. Holiday pay will be computed based on the average number of hours worked during the previous four months. The employee must work the last scheduled workday before and after a holiday to qualify for holiday pay.

**ARTICLE 8
VACATION**

- 8.01 Employees who have completed one year or more of net credited service shall earn a vacation accrual based on years of service as follows:

Length of Service	Amount of accrual in days	Hours earned per Pay- period
A. 1-2 years	5 days (37.5 hours)	1.44 hrs./pay period
B. 3-9 years	10 days (75 hours)	2.55 hrs./pay period
C. 10-14 years	15 days (112.5 hours)	4.33 hrs./pay period
D. 15-27 years	20 days (150 hours)	5.77 hrs./pay period
E. 28+ years	25 days (187.5 hours)	7.21 hrs./pay period

- 8.02 Vacation will be granted on a seniority basis within the bargaining unit, but must be scheduled in a manner which will permit job coverage. Vacations are non-cumulative from year to year.
- 8.03 For employees electing to take their vacation in segments, they shall be entitled to exercise preference for only one segment until other employees who have expressed preference for their vacation or the first segment have been assigned, or have been passed over because their preference was not available.
- 8.04 Vacation Selection – Selection of vacation shall be made in the order of seniority between November 1 and December 15 of the preceding year.
- 8.05 If an employee is on sickness absence or leave during a previously selected vacation period, he/she may reschedule this vacation period upon returning to work. Should this occur after December 1st of the year, the vacation may be rescheduled up to, but not later than March 1st of the following year. This vacation may be chosen from available days in current vacation period.
- 8.06 An employee may borrow up to the maximum vacation entitlement as described in 8.01.

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If an employee leaves GNO, except for retirement or is laid off, and has used more vacation than they have accrued, the deficit will be credited to the credit union by deduction from the employee's final paycheck.

At separation of employment, any unused earned vacation will be paid to the employee.

**ARTICLE 9
SUNDAY AND HOLIDAY PAY**

- 9.01 All hours worked on Sunday shall be paid for at one and one-half times the hourly rate.
- 9.02 Authorized holiday work shall be paid for at one and one-half times the regular rate in addition to the regular holiday pay.

**ARTICLE 10
OVERTIME**

- 10.01 Overtime work shall be paid for at one and one-half times the regular hourly rates.
- 10.02 Overtime work is hours worked in excess of 37 - 1/2 hours in a normal week. CWA time will count as time worked in the computation of overtime. Sick time, vacation, and holidays will not count towards this computation.

**ARTICLE 11
BENEFITS**

- 11.01 Employees absent from regularly scheduled work shall receive pay in accordance to the following schedule, except as provided in Article 11.02 (B).
- 1 to 3 years, no pay for first two (2) days of sickness.
 - 3 to 5 years, no pay for first one (1) day of sickness.
 - 5 years and above, payment beginning the first day of sickness.
- 11.02 A. Such sickness shall require proper certification by a duly licensed physician after five (5) working days and after each succeeding five (5) working days. The CREDIT UNION has the right to have an employee examined by another physician for a second opinion. Such additional examination fees shall be paid by the Credit Union.
- B. Payments to employees who are absent from work for seven (7) consecutive calendar days because of an illness or off the job injury are eligible for sickness disability benefits according to the following schedule.

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<u>Term of Service</u>	<u>Full Pay</u>	<u>Half Pay</u>
3 to 5 years	NONE	26 weeks
5 to 10 years	13 weeks	13 weeks
10 to 15 years	18 weeks	8 weeks
15 to 20 years	21 weeks	5 weeks
Over 20 years	26 weeks	NONE

If a relapse of an existing illness or off the job injury occurs within fourteen (14) consecutive calendar days of the employee's return to work, benefits paid during the previous absence are counted in determining the amount and duration of benefits.

- 11.03 Payment for incidental absences may be made at the discretion of the supervisor. The supervisor's decision in the matter shall not be subject to the grievance procedures except for a charge of disparity or discrimination.
- 11.04 Only employees with greater than 3 years of service and who shall have exhausted all benefits as specified in paragraph 11.02 (B) shall be placed on unpaid sickness leave of absence up to a maximum of six months. Reinstatement from leave shall be in order of seniority if work is available. At the end of the six months leave of absence, the CREDIT UNION will terminate health, dental, vision and life insurance benefits. Health insurance benefits will be subject to COBRA Regulations at the end of the six month period.
- 11.05 There shall be two Credit Union paid 15 minute breaks allowed per day for employees.
- 11.06 **Death in the Immediate Family** – An employee who is required to be absent for one (1) day or more because of a death in the employee's immediate family shall be excused for such day or days. Pay shall be granted for a period of up to three (3) working days. Immediate family means parents, grandparents, husband or wife, children, brothers or sisters, mother-in-law or father-in-law, grandchildren, grandparents-in-law, stepchildren or any relative living in the same household with the employee. The CREDIT UNION will recognize "domestic partner" when the State of Louisiana recognizes domestic partner as a legal entity.
- 11.07 **Jury Duty Pay** – An employee who has completed ninety (90) days of continuous service shall suffer no loss of regular pay, minus jury fees received for time consumed in jury duty or in reasonable travel before or after jury duty. The employee must give at least (2) weeks notice to his supervisor of required jury duty service to be eligible for Jury Duty Pay. Payment is limited to a maximum of ten (10) days in any calendar year. To be eligible for payment the employees must submit a written statement from the appropriate public official, listing the dates served and the amount of fees received.
- 11.08 **Maternity Leave** – The CREDIT UNION will grant:

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- six (6) weeks of paid maternity leave after three (3) years of full time service;
- four (4) weeks of paid maternity leave and two (2) weeks of unpaid maternity leave after two (2) years of full time service; and
- three (3) weeks of paid maternity leave and three (3) weeks of unpaid maternity leave after one (1) year of full time service;

and, will guarantee the employee's reinstatement without loss of seniority or net credited service.

11.09 **Adoption Leave** – The CREDIT UNION will grant leave without pay for a period of (6) weeks with the adoption of child. The employee shall suffer no loss of benefits, seniority, or net credited service during the leave and shall be guaranteed reinstatement to the position held at the time the leave began.

**ARTICLE 12
UNION REPRESENTATIVES**

12.01 Employees designated by the UNION will be granted the necessary time off to carry out the business of the UNION. Such time off shall be without pay but shall be considered as time worked for the purpose of determining seniority, wage increases and other benefits. The CREDIT UNION is not required to release an employee for this purpose without 48 hours notice for a planned activity. Further, not more than one employee shall be released at any one time. This Article shall be followed in all instances except during bargaining.

**ARTICLE 13
TRAVEL CONDITIONS AND EXPENSES**

13.01 The CREDIT UNION will designate the place at which employees will report to work.

13.02 Time during the scheduled or assigned hours of an employee which is spent at the direction of the CREDIT UNION in traveling from one job assignment to another or from one town to another shall be considered as time worked.

13.03 Travel for formal training or job related seminars excluded, time spent by an employee at the direction of the CREDIT UNION in traveling before or after the hours of a scheduled or assigned tour shall be considered as time worked.

13.04 Travel time shall be paid for on the same basis as actual time worked.

13.05 When employees are directed by the CREDIT UNION to use their own vehicle for CREDIT UNION business, the rate of allowable IRS reimbursement shall be paid. Parking and toll fees shall also be paid.

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**ARTICLE 14
DISCHARGES, SUSPENSIONS AND DEMOTIONS FOR CAUSE**

- 14.01 In the event any employee is discharged, suspended or demoted, a grievance that the discharge, suspension, or demotion was without just cause shall be handled in accordance with the following:
1. Subject to full grievance and arbitration procedures.
 - a. Discharge, suspension or demotion of employee with more than one year of service.
 2. Subject to the grievance procedure but not to arbitration.
 - a. Discharge, suspension or demotion of an employee with one year or less service.

**ARTICLE 15
RIGHT OF EMPLOYEES TO UNION REPRESENTATION**

- 15.01 Any employee is entitled, upon request, to have UNION representation in any discussion between the employee and representative of the CREDIT UNION in which the employee has reason to believe that the interview will adversely affect his/her continued employment.

**ARTICLE 16
PENSION PLAN**

- 16.01 The retirement provision shall be as provided in Appendix C.

**ARTICLE 17
GROUP LIFE, HEALTH AND SALARY CONTINUANCE**

- 17.01 Upon ratification of the contract, the CREDIT UNION agrees to provide 80% of the cost of health care for the employees. The employee's initial contribution will be 20% of the cost of health care premiums. Each year thereafter a cap of 10% above the previous contribution may be required. Regular full-time employees and their dependents shall be eligible to participate in said insurance program after completing ninety (90) days of continuous active service. Upon request, cost for dependents shall be borne by the employee. Any reduction in premium will be passed to the employee. Carrier of the said insurance program shall be designated by the CREDIT UNION.

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- A. Said insurance will have as part of its benefit package a reasonable co-insurance clause not to exceed \$1,000, per covered participant.
 - B. If insurance premium costs increase greater than 15% in a year, the CREDIT UNION may change the insurance plan only if such plan change maintains the premium amount at or below the existing premium cost for that year. No other changes shall be made in said insurance program without agreement with the UNION unless such changes are mandated by law or current insurance carrier, with exceptions to those outlined in paragraphs 17.01 (A) and 17.07.
- 17.02 The CREDIT UNION agrees to provide and pay the full cost of \$50,000 life insurance.
- 17.03 The CREDIT UNION will provide and pay the full cost of a salary continuance (long term disability) plan. The plan will be coordinated so that the benefits are used up under section 11.02. The insurance carrier will be selected by the CREDIT UNION. No change shall be made in the current plan without notification of the UNION unless such changes are mandated by law or current insurance carrier.
- 17.04 The CREDIT UNION agrees to provide and pay the full cost of a Dental Care Program for regular full time employees who have completed ninety (90) days of continuous active service.
- 17.05 The CREDIT UNION agrees to provide and pay the full cost of a Vision Care Program for regular full time employees who have completed ninety (90) days of continuous active service.
- 17.06 The CREDIT UNION encourages participation of all eligible employees in the programs mentioned in paragraphs 17.01 and 17.04, in order to get reasonable coverage at a reasonable cost. It is to be understood that for small group coverage, such as the CREDIT UNION, health insurance carriers normally required 75% of eligible employee to be enrolled. Failure to meet this requirement normally results in substantially higher premiums or cancellation, neither of which results does the CREDIT UNION exercise any control.
- 17.07 A fully paid prescription drug plan shall be included as part of the insurance plan. If not provided by the insurance plan the CREDIT UNION shall provide a separate prescription drug plan for all full time employees. The prescription plan shall include deductibles not to exceed \$15, \$25 and \$50. The full cost of the premium for the employee shall be borne by the CREDIT UNION.

**ARTICLE 18
NON-DISCRIMINATION**

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- 18.01 Neither the CREDIT UNION nor the UNION shall discriminate against any employee because of such employee's race, color, religion, sex, age or national origin. Complaints alleging discrimination against an employee because of their race, color, religion, sex or national origin will be subject to the grievance procedure of this collective bargaining agreement.
- 18.02 It is mutually agreed that neither party shall interfere with, restrain, coerce, or otherwise discriminate against any employees in their right to join or refrain from joining any labor organization.
- 18.03 The CREDIT UNION shall not interfere with, restrain, coerce, intimidate or otherwise discriminate against any employee because of membership or lawful activity in the UNION.
- 18.04 Neither the UNION nor any of its members, representatives, or agents will interfere with, restrain, coerce, intimidate, or otherwise discriminate against any employees because of their decision not to join the UNION.

**ARTICLE 19
RESPONSIBLE-UNION-CREDIT UNION RELATIONSHIP**

The CREDIT UNION and the UNION recognize that it is in the best interests of both parties, the employees and the public that all dealings between them continue to be characterized by mutual responsibility and respect. To ensure that this relationship continues and improves, the CREDIT UNION and the UNION and their respective representatives at all levels will apply the terms of this contract fairly in accordance with its intent and meaning, and consistent with the UNION's status as exclusive bargaining representative of all employees in the unit. Each party shall bring to the attention of all employees in the unit, including new hires, their purpose to conduct themselves in a spirit of responsibility and respect and of the measures they have agreed upon to ensure adherence to this purpose.

The CREDIT UNION agrees to introduce the Union Steward to the new employee at the time of hiring.

**ARTICLE 20
MANAGEMENT FUNCTIONS**

The UNION recognizes the right of management of the CREDIT UNION's business, the control of its operations and direction of the working force, are vested exclusively with CREDIT UNION. The right to manage includes, but shall not be limited to, the right to hire, transfer, promote, suspend, or discharge employees for just cause; to schedule the working force and to determine the number of hours to be worked by employees; to determine work assignments and duties to be performed and qualifications required; to determine policies and procedures with

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respect to the work of the office; to designate departments within the office; to determine or change the methods and means by which its operations are to be conducted; and to carry out the ordinary customs and functions of management subject only to such restrictions and regulations governing the exercise of these rights as expressly specified in this Agreement.

**ARTICLE 21
LIFE OF AGREEMENT**

This Agreement shall become effective July 1, 2014, and shall remain in effect for an initial period of thirty-six (36) months ending July 1, 2017 and thereafter shall continue in effect unless terminated by either party at the end of the initial period, or at any time thereafter by notice in writing to the other party sixty (60) days prior to the date thereafter on which termination shall become effective.

WITNESS WHEREOF, Communications Workers of America and the Greater New Orleans Federal Credit Union have caused the agreement to be executed by their respective officers and agents there unto duly authorized all as of the day first above written.

**COMMUNICATIONS
WORKERS OF AMERICA**

**GREATER NEW ORLEANS
FEDERAL CREDIT UNION**

MICHAEL FAHRENHOLT
CWA REPRESENTATIVE
LOUISIANA

JANET L. SANDERS
PRESIDENT/CEO

ATTEST:

ATTEST:

STEVE S. EDLER
PRESIDENT, CWA LOCAL 3410

THERESA WOLFF
DIRECTOR OF OPERATIONS

ATTEST:

ATTEST:

ELIZABETH ROBERTSON
ACCOUNT OFFICER

KIM-NHUNG TRAN
CFO

ATTEST:

JAYNE NATAL
ACCOUNT OFFICER

CWA Final Agreement Effective July 1, 2014

Approved:

Signed:

**AGREEMENT BETWEEN COMMUNICATIONS WORKERS OF AMERICA
AND
GREATER NEW ORLEANS FEDERAL CREDIT UNION
JULY 1, 2014**

APPENDIX A

(PRINT) LAST NAME GIVEN NAME MIDDLE NAME OR INITIAL

DEPARTMENT SOCIAL SECURITY NO. LOCAL NO.

WORK LOCATION CITY OR TOWN STATE

PAYROLL DEDUCTION AUTHORIZATION FOR UNION DUES

Beginning in _____, _____ I hereby authorize _____
(MONTH) (YEAR)

to deduct each month from my salary or wages, sickness or accident disability payments, other benefit payments, or vacation payments an amount equal to the regular monthly Union dues as certified to the Company by the Secretary-Treasurer of the Communications Workers of America. This authorization is voluntarily made and is neither conditioned on my continuing as a member of the Union, nor given as the consideration for membership. Each amount so deducted shall be remitted by the Company to the Secretary-Treasurer of the Communications Workers of America or his duly authorized agent. If for any reason the Company fails to make a deduction, I authorize the Company to make such deduction in a subsequent payroll period.

This authorization shall continue in effect until canceled by written notice from the Secretary-Treasurer of the Communications Workers of America, or until canceled by an individual notice signed by me and sent individually by certified mail to the Company with a copy to the Union postmarked during the ten (10) day period prior to the termination date of the current or any subsequent Agreement between the Company and the Union, or during the same ten (10) calendar dates in each year prior to the termination date of the then existing Agreement.

(DATE)

(SIGNATURE OF EMPLOYEE)

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Appendix B

Annual Increases: All bargaining unit employees shall receive a 1.5% increase effective at contract ratification, a 2% increase effective 7-1-2015, and a 2% increase effective 7-1-2016.

Anyone currently below minimum salary range will be brought within proposed salary range at contract ratification.

Salary Ranges: Hourly salary ranges until expiration of this contract shall be:

	<u>Low</u>	<u>High</u>
Account Officer	\$15.00	\$22.12
Accounting Clerk, ACH Clerk, Accounting Assistant, Loan Department Assistant, Collection Assistant	\$14.00	\$21.67
Head Teller	\$13.25	\$21.67
Teller, Call Center Representative, Computer Operator	\$11.00	\$20.28
Receptionist, File Clerk, General Clerk	\$8.00	\$14.76

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APPENDIX C

THE CREDIT UNION will provide a retirement program as follows:

Eligibility: Every full time employee who has completed one (1) year of actual credit union service.

THE CREDIT UNION will provide to the employees according to the following schedule which will constitute its retirement responsibility:

<u>Age Plus Years of Service</u>	<u>Amount</u>
25 – Less than 30	\$ 1,350
30 – Less than 35	\$ 1,850
35 – Less than 40	\$ 2,350
40 – Over	\$ 2,600

The above amounts will be deposited in an Individual Retirement Account and subject to social security. The amount provided will be paid during the first month of the year. If the employee leaves the service of the Credit Union prior to the end of the year, for reasons other than retirement, the Credit Union can request repayment of an amount prorated to the end of the calendar year.