

This Agreement made this 20<sup>th</sup> Day of February, A.D., 2018,

BETWEEN:

CORNERSTONE CREDIT UNION FINANCIAL GROUP LIMITED  
Yorkton, Saskatchewan (hereinafter referred to as the “Employer”)

OF THE FIRST PART

AND:

SASKATCHEWAN JOINT BOARD, RETAIL, WHOLSALE AND  
DEPARTMENT STORE UNION (hereinafter referred to as the “Union”)

OF THE SECOND PART

ARTICLE 1 - PURPOSE

1.1 In consideration of the mutual value of joint discussions on all matters pertaining to Employer/Employee relations, the parties hereto agree that the purpose of this Agreement shall be as follows:

- (a) To set forth the terms and conditions of employment relating to hours of work, rates of pay and other working conditions affecting the employees covered by the Agreement; and,
- (b) To provide for a means of settling disputes and grievances of employees: and,
- (c) To promote harmonious relations.

ARTICLE 2 - SCOPE

2.01 This Agreement shall cover all employees employed by the Cornerstone Credit Union Financial Group Ltd. , in or in connection with its places of business located in the City of Yorkton and the surrounding area, in the Province of Saskatchewan, except the Chief Executive Officer (CEO), Executive Assistant, Manager Business Development (one per branch), Vice President, People & Governance, Vice President, Technology & Strategy, Manager, Corporate Accounting, Manager Administration, Manager Financial Services (*one per branch*), Finance Analyst, Internal Auditor, Management Trainees (two), People Solutions Consultant, Risk and Compliance Officer, Research and Data Analyst, Manager, Information Technology, Associate Vice President Support Services, Vice President Marketing & Communications, Marketing Manager, Manager, People Solutions, Payroll and Benefits Administrator, Marketing Assistant, Manager, Farm & Business, Regional Manager Business Development (one per region), Member Experience Coach, Vice President Retail Services, Loan Support Supervisor, Financial Services Supervisor, Member Services Supervisor, Deposit Support Supervisor and Associate Vice President, ERM and Credit Risk.

### ARTICLE 3 - CLARIFICATION OF TERMS

- 3.01 The words "employee" or "employees" shall mean any person or persons covered by this Agreement.

### ARTICLE 4 - RECOGNITION

- 4.1 The Employer recognizes the Union as the sole collective bargaining agency for the employees covered by this Agreement, and hereby consents and agrees to negotiate with the Union, or its designated bargaining representative, in any and all matters regarding rates of pay, hours of work, working conditions, disputes, complaints and grievances affecting employees.
- 4.2 The Employer agrees that the local Union, and any employee, may have the assistance of a representative of the Saskatchewan Joint Board, Retail, Wholesale and Department Store Union, in any negotiations or discussions between the parties.
- 4.3 The union recognizes the responsibility of its members, to perform faithfully and diligently, their respective duties for the Employer, and at all times, to carry out their individual responsibilities according to the regulations, methods and procedures established by the Employer, all of which is subject to the provisions of this Agreement.
- 4.4 The Employer shall not permit any person excluded from the scope of the Agreement, to do work to any extent that will either replace a member of the Union, or cause such member not to be recalled in the event of layoff.

### ARTICLE 5 - MANAGEMENT RIGHTS

- 5.1 Subject to the provisions of this Agreement, it shall be the right and function of the Employer to manage and direct its operations and affairs in all respects, and without limiting or restricting this right and function:
- (a) To maintain order, discipline and efficiency, and to make, alter and enforce reasonable rules and regulations to be observed by employees and,
  - (b) To hire, direct, promote, demote, transfer, discipline, suspend and discharge employees, and to increase and decrease working forces, provided that a claim of discriminatory action with respect to the foregoing, or a claim by an employee that the employee has been discharged without just cause, may become the subject of a grievance, and be dealt with as hereinafter provided.
- 5.2 The Employer agrees that in exercising its management rights, it shall act in good faith and shall not evade, alter or encroach upon any of the specific provisions of this Agreement. The Employer will not, in exercising its rights under this Article or under any other provision of this Agreement, discriminate against any employee because of Union membership, age, sex, sexual orientation, race or perceived race, religion, colour, creed, political beliefs, family status, marital status, disability (mental or physical), nationality, ancestry, place of origin, gender identity, receipt of public assistance, physical size, weight

or any other prohibited grounds of discrimination.

#### ARTICLE 6 - UNION SECURITY

- 61 Every employee, who is now a member of the Union, shall maintain membership in the Union as a condition of employment, and every new employee whose employment commences hereafter, shall within ten (10) days after the commencement of employment, apply for and maintain membership in the Union as a condition of employment.
- 62 (a) At the time of the initial employment, the Employer shall advise employees of their obligations with respect to Union Membership, and shall also provide each new employee with access to the current Collective Agreement. The employer shall obtain the employee's signature on the Union's Application for Membership and Dues Check-off Card.
- (b) The new employee and an employee designated by the Union will each be granted one-half (1/2) hour with pay for Union orientation. If the orientation involves more than one (1) new employee, an additional twenty (20) minutes, with pay, will be granted for each additional employee up to a maximum of one (1) hour total time for the orientation. The Employer shall give the Union as much notice as is reasonably possible of the time of the orientation. The Union shall provide the Employer with the name of the designated employee.
- 63 The Employer shall forthwith notify the Chief Shop Steward, or any other person as designated by the Union, of the hiring of a new employee, on the form as set forth in Appendix "A", and provided for by the Union.
- 64 In the event of an employee being penalized, laid off, recalled, promoted, demoted, receiving a letter of warning, or filling a vacancy, the Shop Steward shall be notified within two (2) days of the name of such employee affected and the reasons therefore. In the event of an employee being dismissed, the Employer shall notify the Chief Shop Steward or the Union office immediately.

#### ARTICLE 7 - DUES CHECK-OFF

- 7.1 The Employer agrees to deduct Union initiation fees, assessments and dues from the wages of any employee who makes a written request for such deduction to be made. Such deductions shall be made on each pay day, and shall be remitted to the persons designated by the Union by the fifteenth of the following month. The Employer shall furnish the Union each month, with a written list of:

- (a) Names of employees for whom the deductions have been made;
- (b) Names of employees who are laid off;
- (c) Names of employees whose employment has been terminated;
- (d) Names and home addresses of all new employees hired and any changes in home addresses of all other employees, as supplied to the Employer by the employees.

## ARTICLE 8 - LEAVES OF ABSENCE

- 8.1 Employees selected as delegates to attend labour conventions, business meetings, educational courses, conferences or seminars in connection with the affairs of the Union shall, upon giving fourteen (14) days notice, be granted unpaid leave of absence. The Employer reserves the right to limit the number of delegates to four (4) at any one time and not more than one (1) per branch or department.
- 8.2 Employees who are elected or appointed to full-time positions in the Union shall, upon written request submitted to the Employer at least one (1) month in advance, be granted leave of absence not extending beyond six (6) months, during which time the employee shall not accumulate seniority, but shall retain seniority accumulated prior to such leave. The Employer reserves the right to limit the number of employees on such leave to one (1), at any time. This leave of absence may be renewed for further periods by mutual agreement between the Employer and the Union.
- 8.3 Special leave of absence shall be granted, in cases of pressing emergency, as follows:
- (a) Upon notification to the immediate Management Supervisor, leave of absence with pay of five (5) days shall be granted in the event of death, life threatening accident or life threatening illness of spouse, common-law spouse, child, step-child, foster child and parents.
  - (b) Upon notification to the employee's immediate Management Supervisor, leave of absence with pay of up to three (3) working days shall be granted in the event of death, serious illness, scheduled required surgery or accident in the immediate family of the employee. Immediate family is defined as spouse (including common-law or same sex partner after twelve (12) continuous months of co-habitation), children, step-child, foster child, parent, brother, sister, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandchildren, grandparents of the employee, spouse's grandparents, great-grandparents, niece, nephew, aunts and uncles.
  - (c) Additional leave of absence beyond that granted in (a) and (b) of up to a total of a further seven (7) working days with pay may be granted by the Employer taking into account the travel time involved, and the complexity of the situation. In the event

that any such further time is granted, the employee may take all or part of such time granted.

- (d) Consideration may be allowed in the event of death, serious illness, or accident involving someone close, who is not immediate family. In this case, and upon approval of the Employer, an employee may be allowed one (1) working day with pay.
- (e) One (1) days leave of absence with pay shall be granted to employees who are required to serve at a funeral. Travel time and complexity of the situation will be taken into account in determining the length of such leave.

8.4 Special leaves of absence may be granted without discrimination as follows:

- (a) Leave of absence without pay, not exceeding two (2) days, at any time, may be granted to an employee by the employee's immediate Management Supervisor.
- (b) Leave of absence without pay, not exceeding ten (10) consecutive working days, may be granted by the immediate Management Supervisor in exceptional cases, and for valid reasons.
- (c) Leave of absence with pay may be granted by the employee's immediate Management Supervisor to attend meetings of co-operative associations or Credit Unions of which they are a member or of which they are chosen as a delegate.
- (d) Time off for parades and similar civic events, may be granted by the employee's immediate Management Supervisor.
- (e) When considering requests for leaves of absence without pay as described in this Section, immediate Management Supervisors will not withhold their approval except for sound business reasons.

8.5 The Employer shall grant to employees, a reasonable leave of absence from employment to seek nomination, run as a candidate, and to fulfill the duties of any municipal, provincial or federal elected office.

Upon expiration of the leave, the employee has the right to continue employment without loss of seniority, and any other right, covered under this Agreement. Seniority accumulated prior to the start of the leave shall be reinstated upon the employee's return to work.

8.6 (a) Upon completion of two (2) years service, and upon giving at least thirty (30) calendar days notice, an employee shall be entitled to one (1) year's leave of absence, without pay, but with the maintenance of seniority rights, for the purpose of educational upgrading or training. The Employer reserves the right to limit the

number of employees entitled to leave of absence under this clause to one (1), at any one time.

- (b) The Employer shall encourage and give assistance in training employees, in order to help them to qualify for more senior positions in the Credit Union or Credit Union affiliates.
- (b) The Employer shall encourage employees to take correspondence and employee training courses. These courses shall include matriculation for those employees wishing to complete their education up to and including Grade 12 level. All courses attended with the approval of the employee's immediate Management Supervisor shall be paid in full by the Employer, upon successful completion of the course.
- (d) The Employer may advance the cost of such training courses as a non-interest bearing loan, which may be repaid by payroll deduction.
- (e) When employees are requested by Management to attend training courses which occur on their normal day off, they shall be granted another day off mutually agreed upon by the Employer, and the employee, without loss of pay.

- 8.7
- (a) Maternity Leave: Female employees who have been in the employment of the Credit Union for more than thirteen (13) consecutive weeks during the fifty-two (52) weeks immediately preceding the day on which the requested leave is to commence, shall be granted a maternity leave of absence without pay. The employee must make application for such leave at least four (4) weeks prior to the start of such leave, except where she provides the Employer with a medical certificate stating that there are bona-fide medical reasons requiring that the employee cease work immediately. The employee shall provide the Employer with a certificate from a qualified medical practitioner, certifying that she is pregnant, and indicating the estimated date of birth.
  - (b) The length of such leave will be at the discretion of the employee, but will not exceed eighteen (18) weeks in total. It shall include a period, not to exceed twelve (12) weeks immediately preceding the date of birth mentioned in the certificate, and the actual date of birth, if any. The balance of the leave may be taken following the date of delivery.
  - (c) The employee shall give the Employer a minimum of four (4) weeks notice in advance of the date she wishes to return to work. She shall provide the Employer with a doctor's certificate certifying her to be medically fit to return to work, if she returns to work within six (6) weeks of the birth of the child.
  - (d) Parental/Adoption Leave: Employees who have been in the employment of the Credit Union for more than thirteen (13) consecutive weeks during the fifty-two (52) weeks immediately preceding the day on which the requested leave is to commence shall be granted a parental leave of absence without pay. The employee must make application for such leave at least four (4) weeks prior to the start of such leave or as

much notice as is given to adoptive parents by the Ministry of Social Services or Adoptive Agency. Employees intending to adopt, shall notify the Employer immediately of their intention.

- (e) The length of such leave will be at the discretion of the employee, but will not exceed thirty-seven (37) weeks in total and must be taken within one (1) year of the date the newborn child is released from the hospital or from the date an adoptive child is placed in the employee's home. Female employees who have taken a maternity leave of absence as described in paragraph (a) above, are eligible provided the parental leave of absence is continuous with the maternity leave and the total combined duration of both leaves does not exceed fifty-two (52) weeks.
- (f) Employees on leave shall give the Employer a minimum of four (4) weeks notice of their intention to return to work.
- (g) Upon completion of the maternity, parental or adoption leave, the employee has the right to return to his/her employment under similar terms and conditions as before, but not necessarily to the same position. The Employer shall attempt, whenever possible, to return the employee to his/her former position. Seniority will accumulate during the leave. The Employer's obligation to guarantee employment shall cease if the employee is unable to return to work within the period of leave as set forth herein.

8.8 The maintenance of employee benefit plans during leave of absence that exceeds two (2) weeks for which there is no pay, shall be conditional upon the bylaws of the plans concerned, and upon payment of the full premium cost thereof, by the employee.

The Employer shall pay base group benefit premiums for employees on maternity, parental or adoption leave as per applicable cost sharing agreement.

## ARTICLE 9 - SENIORITY

- 9.1 "Seniority" shall mean service in any classification falling within the bargaining unit as outlined in Article 2 of this Agreement.
- 9.2 New employees shall be on probation for a period of sixty-five (65) days at work, during which time they may be discharged or laid off without reference to seniority. Employees who are discharged where performance is unsatisfactory to the Employer during the probationary period, shall not have recourse to the grievance procedure. Upon completion of the probationary period, seniority shall be established from the date the employee last enters the service of the Employer.

Seniority shall be calculated on all regular hours worked for part-time employees.

9.3 A revised or amended seniority list shall be prepared and posted in January and July of each year. The list shall show each employee's name and seniority. A copy shall be supplied to the Union.

9.4 If an employee is absent from work due to accident or illness, the employee shall continue to accumulate seniority, provided such absence does not exceed twenty-four (24) months.

If an employee is absent from work because of lay-off or leave of absence exceeding two (2) weeks, the employee shall, subject to the terms of the Agreement, retain seniority accumulated prior to lay-off or leave and not accumulate additional seniority following the lay-off or duration of the leave, until such time as the Employee returns to work.

If an employee occupies a position outside of the scope of this Agreement for a period of up to twelve (12) months the employee shall retain seniority the employee held prior to occupying the out of scope position.

9.5 Seniority shall be forfeited when:

- (a) An employee is dismissed for just cause, and not reinstated;
- (b) An employee voluntarily leaves the service of the Employer;
- (c) An employee fails to report for work on recall after lay off, in accordance with Article 11;
- (d) An employee has been laid off for a period in excess of twelve (12) months;
- (e) An employee occupies a position outside of the scope of this Agreement for a period in excess of twelve (12) months.

9.6 An employee's seniority accumulated prior to occupying a position out of the scope of the Agreement, shall be reinstated if the employee is a successful applicant to an in scope position within twelve (12) months of the day the employee started work in the out of scope position.

#### ARTICLE 10 - PROMOTIONS AND VACANCIES

10.1 All vacancies and new positions of a duration of five (5) months or more within the scope of this Agreement shall be filled on the basis of seniority provided that the senior applicant has the qualifications and ability to handle the position to be filled.

10.2 All vacancies and new positions of a duration of five (5) months or more within the scope of this Agreement shall be posted electronically on the Credit Union intranet site



and employees shall be allowed seven (7) calendar days in which to make written application for such vacancies or new positions. Successful applicants shall be announced electronically when a final decision has been made on a posting.

- 10.3 An employee transferred or promoted to a new position shall be permitted a qualifying period of sixty-five (65) days at work. If such employee does not perform the duties satisfactorily within the period of time, the employee shall revert to the position formerly held, or a similar position, at the current rate of pay for that position.

#### ARTICLE 11 – LAY-OFFS AND RECALLS

- 11.1 When reducing staff or recalling laid off employees seniority shall prevail providing the senior employee has the qualifications and ability to handle the work to be performed.
- 11.2 Should the Employer lay-off an employee, the Employer agrees to provide as much notice as reasonably possible, and in any event , shall provide at least as much notice or pay in lieu of notice as follows:
- (a) two (2) weeks written notice, if the employee's period of employment is less than two (2) years;
  - (b) three (3) weeks written notice, if the employee's period of employment is two (2) years or more, but less than three (3) years;
  - (c) four (4) weeks written notice, if the employee's period of employment is three (3) years or more but less than five (5) years;
  - (d) six (6) weeks written notice, if the employee's period of employment is five (5) years or more but less than ten (10) years;
  - (e) eight (8) weeks written notice, if the employee's period of employment is ten (10) years or more but less than fifteen (15) years;
  - (f) ten (10) weeks written notice, if the employee's period of employment is fifteen (15) years or more.
- 11.3 The maintenance of employee benefit plans during lay off shall be conditional upon the bylaws of the plans concerned, and upon payment of the full cost by the employee. Employees shall not be entitled to pay premiums into such benefit plans after the expiration of twelve (12) months from the date of the layoff.
- 11.4 When the Employer wishes to recall an employee who has been laid off, such employee shall be notified by registered letter addressed to the employee's last known address as provided to the Employer by the employee. If an employee fails to report within five (5) days of receipt of such notice, but does report within thirty (30) days, showing good

cause for having failed to report within five (5) days, the employee shall then be notified of the next vacancy and seniority shall be retained. Good cause shall include sickness, accident, fire, flood, insufficient travelling time, or other sufficient reason.

- 11.5 Failure or refusal to reply to recall, except for recalls of thirty (30) days or less, or refusal by an employee to accept work similar to that done prior to lay off at the current rate of pay for that position shall cause all recall rights to be forfeited.

## ARTICLE 12 - POSITION CLASSIFICATIONS AND WAGE RATES

- 12.1 Position classifications and minimum rates of pay for all employees covered by this Agreement shall be set forth in Appendix "B", attached to and forming part of this Agreement. The employer may, when hiring new employees or selecting existing employees for a different position, place the employee on the scale where in the employer's opinion, that person's experience or education should place them. The employer may also, after a reasonable period of time to determine the value of an employee's education and experience to the employer, place the employee on the scale where in the employer's opinion, that person's experience or education should place them. The employer will notify the Chief Shop Steward of starting rates of pay on the form as set forth in Appendix "A".
- 12.2 The Employer shall have the right to establish new position classifications and establish the rates of pay, therefore and, subject to the provisions of this Agreement, to assign persons to fill such new classifications. The Employer will notify the Union of any new position classifications established, and any rate of pay therefore and if the Union so requests in writing within two (2) weeks of such notice, the matter of rates of pay for that position shall be determined under Step 3 of the grievance procedure, as set forth in this Agreement. Failing settlement under Step 3 of the grievance procedure, the matter may then become a subject for arbitration, and arbitration shall proceed in accordance with the terms of this Agreement.
- 12.3 Due to significant changes in duties, any employee may request a position review during the term of this Agreement. The Employer shall make the results of such review known within one (1) month from the date of such formal request. If an employee disputes the result of such review and the Union agrees, the matter shall be considered as a grievance, and dealt with under Step 3 of the grievance procedure. Failing resolution in that manner, the matter may become the subject of arbitration and shall proceed as set forth in this Agreement.
- 12.4 (a) When an employee is required by the Employer to temporarily for a period of one full day or more fill the core responsibilities of a classification paying a higher rate of pay, or a similar classification at another branch, such employee shall receive the minimum rate for the position classification being filled, or an additional fifteen (\$15.00) per day, which ever is the greater, effective date of ratification until December 31, 2020. If an employee is temporarily required to fill a position paying a lower rate of pay the rate of pay shall not be reduced. In the case of an employee being temporarily paying a lower rate of pay the rate of pay shall not be reduced. In the case of an employee being temporarily required to fill the core responsibilities of an out of scope position for a period of one full day or more, the employee shall be paid a minimum seventeen

(\$17.00) per day in addition to regular pay, effective date of ratification until December 31, 2020.

(b) In all cases where less than one (1) full day is worked consecutively with the first full day worked an employee shall be entitled to a pro rata portion of the extra pay referred to in (a) above.

(c) It is agreed that payments made under (a) and (b) shall be retroactive to include the first full day worked.

12.5 Employees shall be paid every second Friday during regular working hours. Employees will receive an electronic itemized statement indicating wages and deductions specific to the pay period.

12.6 The Employer and the Union agree to the principle of equal pay for equal work, regardless of age or sex.

12.7 The Employer agrees to include Union dues deductions which are deducted during the calendar year, on employee's T-4 income tax forms.

#### ARTICLE 13 - HOURS OF WORK AND OVERTIME

13.1 The basic work week for full-time employees shall be thirty-seven and one half (37 1/2) hours per week, not to exceed (8) hours per day, five (5) days a week. The Employer guarantees two (2) consecutive days off per week unless otherwise mutually agreed.

13.2 Regular hours for full-time employees shall be posted, not less than one (1) week in advance and all hours worked in excess of the regular hours shall be considered as overtime, and paid for at the rate of one and one-half times the regular rate for the first three (3) hours and double time thereafter for any one day.

Overtime worked will be calculated as follows:

(a) 0 – 15 minutes = no overtime pay;

(b) over 15 minutes and up to 30 minutes = 30 minutes of overtime;

(c) over 30 minutes = actual time worked.

Hours of work for part-time employees shall be posted on a branch basis on the last working day of the week for the second following week. Hours of work for part-time employees shall be scheduled weekly on the basis of seniority (on a branch basis) provided that the senior person has the qualifications and ability to perform the work.

This shall not apply to part-time employees who normally work a regular schedule of hours.

Casual staff in the employer's labour pool shall be permitted to apply for permanent part-time postings of fifteen (15) hours or less per week, but maintain call-in rights in the pool.

The Employer has the right to call in other part-time employees not previously scheduled to work if required.

- 13.3 Employees shall maintain the right on an individual basis to decline overtime except in cases of emergency. The Union agrees that it will not request employees to refuse to work overtime on a collective basis during the term of this Agreement as set forth in Article 21.
- 13.4 An employee who is not advised prior to leaving work, and is called back to work not continuously with regular working hours, either before or after, shall receive not less than three (3) hours work or three (3) hours pay, at the applicable overtime rate.
- 13.5 Employees shall not be required to take time off during regular hours in lieu of payment of overtime.
- 13.6 When overtime is to be worked consecutively with the regular hours of work, the employee shall be entitled to a twenty (20) minute paid rest period before commencing overtime, provided such overtime shall be scheduled to be at least two (2) hours in duration. If, however, the majority of employees who are working overtime so request, they shall be allowed a lunch period not to exceed one (1) hour before commencing overtime provided the overtime scheduled to be worked is two (2) hours or longer. Such lunch period shall be without pay. In either case, lunch shall be supplied by the Employer or a lunch allowance of fifteen dollars and fifty cents (\$15.50) shall be paid to the employee.
- 13.7 Employees who are unable to report to work due to impassable roads, inclement weather, transportation problems, or any other reasons shall notify their immediate Management Supervisor as soon as possible advising of the reasons for not reporting to work. An employee may charge such absence against accumulated vacation time, otherwise, such absence shall be without pay.

ARTICLE 14 - STATUTORY HOLIDAYS

- 14.1 The following days shall be considered holidays for which the employee shall be paid regular wages without being required to work:

New Year's Day  
Family Day  
Good Friday

Labour Day  
Thanksgiving Day  
Remembrance Day

Victoria Day  
Canada Day  
Saskatchewan Day

Christmas Day  
Boxing Day

Any days proclaimed as holidays by federal or provincial authorities shall be considered statutory holidays. Any days proclaimed as holidays by civic authorities shall be considered as statutory holidays for employees in the municipality wherein the branch of the Employer is located only.

- 14.2 An employee working on a statutory holiday shall be paid at the applicable overtime rate, in addition to statutory holiday pay.
- 14.3 When a holiday as set out in clause 1 of this Article, falls in any week, the work week shall be reduced by one (1) day. No employee shall suffer a reduction in take home pay. Time worked in excess of the reduced hours of work for that week shall be considered as overtime hours.

A day in lieu of a statutory holiday, which falls on a day in which the Credit Union is scheduled to be closed, may be taken on another day mutually agreeable to the Employer, employees and the Union.

#### ARTICLE 15 - EMPLOYEE BENEFITS

- 15.1 (a) When breaks in Credit Union employment are less than six (6) months (182 days), "service" in other Credit Unions shall be recognized for the purpose of determining length of vacation and eligibility to participate in employee benefit programs.
- Effective July 1, 2000, new hired employees who in the six months prior to commencing employment with the Credit Union had industry related experience relating directly to the position that they will perform for the Credit Union, may be given credit for experience related to such position for the purpose of calculating annual vacation and employee benefits.
- (b) When breaks in employment with Cornerstone Credit Union Financial Group Ltd. are less than 18 months, all of the employees "service" with the Cornerstone Credit Union Financial Group Ltd. shall be recognized for the purposes of determining eligibility for vacation purposes under Article 19 of the Collective Agreement. This clause is effective May 1, 1993.
- (c) The benefits set forth in this Article shall not be reduced during the term of this Agreement.
- 15.2 (a) Following completion of one month service, an employee shall be entitled to accumulate sick leave credits at the rate of one and one-half (1 1/2) days for each month of employment, up to a maximum of one hundred (100) working days.

Part-time employees will accumulate sick leave credits on the basis of one and one-half (1 1/2) days for every 162.5 regular hours worked. Payment for sick leave will be granted only on absences from scheduled days of work.

- (b) An employee may be eligible for sick leave pay for the first fourteen (14) consecutive calendar days only, of any continuous leave due to sickness or accident. In determining the extent of such eligibility, the amount of sick leave pay to be paid during the fourteen (14) days will be limited to the total of the accumulated sick day credits of the employee concerned. Thereafter, from the fifteenth (15th) calendar day to the ninetieth (90th) calendar day inclusive of any continuous leave due to sickness or accident, an employee will be compensated in the following manner:
  - i) The employee will receive 70% of their normal salary (exclusive of overtime), and their usual benefits.
  - ii) An employee may be eligible to receive an additional 30% of their normal salary. If the employee is eligible to any extent, the result would be 100% of their normal salary, for a period of time limited by the sick leave credits of the employee concerned. Eligibility for the additional 30% will arise only if the employee in question has accumulated sick leave credits which have not been fully depleted in the first fourteen (14) days of continuous leave. For the purposes of the calculation in this clause, sick leave credits will be used at the rate of one-third (1/3) day unused sick leave credits for every one day of leave.
- (c) Where the sick leave exceeds two (2) consecutive working days, an employee's immediate Management Supervisor may request a medical certificate prior to payment of sick leave. When an employee is billed for a medical certificate requested by the Employer, the Employer shall pay the costs.
- (d) Upon termination or retirement, employees will receive, along with all pay owing to them, compensation for accumulated sick leave days based on one-third (1/3) of the employees unused sick leave credits accumulated up to December 31, 1981, at the employees December 31, 1981 normal salary.

If at termination or retirement the employee's accumulated sick leave credits after January 1, 1982 are less than those unused sick leave credits accumulated prior to December 31, 1981, the payout of sick leave will be based on the lesser amount of the unused sick leave credits.

Subsequent to December 31, 1981 there shall be no further accumulation of sick leave credits for the purpose of pay out under this clause.

An employee who is terminated for just cause and not reinstated shall not be entitled to receive compensation under this clause.

- (e) Sick leave credits may be granted to an employee in respect of sickness of a spouse, children, grandchildren or parents. Employees will be eligible for such leave provided that:
  - i) The sickness is bona fide. A medical certificate may be requested.
  - ii) The sickness requires the employee to be present personally. It will be the employee's responsibility to indicate the reasons.

15.3 In accordance with the bylaws of the plans concerned, the Employer will provide the following benefits:

- (a) Group Life Insurance: The Employer shall provide and fully pay for a group insurance plan.
- (b) Long Term Disability Plan: The Employer shall provide and fully pay for a sickness and accident plan.
- (c) Co-operative Superannuation Society Plan: The Employer shall provide a superannuation plan. Upon completion of one (1) continuous years service with Employer members of the Co-operative Superannuation Plan, employees will be eligible for membership in the plan. Eligibility for part-time employees shall be based on one calendar year of service. The employer will contribute an amount equal to the employee's contribution:
  - i) After two (2) continuous years of service with the Employer, employees shall become members of the Plan and shall commence contribution to the Plan of a minimum amount equal to 5% of their regular salary. The employees contribution will be deducted from their pay by the Employer.
  - ii) After five (5) years of service with the Employer, an employee may make contributions to the pension plan of up to 7% of regular salary. Eligibility for part-time employees shall be based on the equivalent of five (5) year's seniority.
  - iii) Effective January 1, 2016, after ten (10) years of service with the Employer, an employee may make contributions to the pension plan of up to 7.5% of regular salary. Eligibility for part-time employees shall be based on the equivalent of ten (10) year's seniority.
- (iv) When an employee suffers loss of time due to injuries and/or illness, and qualifies for payments from the Provincial Worker's Compensation Board, the Employer shall continue to contribute to the Superannuation Society Plan

for a period not to exceed six (6) months, matching the employee's contribution to a maximum of five (5%) percent of his/her former salary.

Employees may elect to contribute more to the Superannuation plan, but additional contributions will not be matched by the Employer.

- (d) Group Dental Plan: The Employer shall provide a Dental Plan and pay the single premium. Effective January 1, 1983, and thereafter, the Employer shall provide a fully paid Dental Plan.
- (e) Extended Health Care Plan: Effective March 1, 1982, the Employer shall provide and fully pay for an Extended Health Care Plan, which includes Vision Care and a prescription drug card.
- (f) Employees shall have the option to select the "out of scope group benefits plan", in place of the Group Life, Long Term Disability, Group Dental and Extended Health Care group benefits defined in this section of the Collective Bargaining Agreement. The provisions and terms of this plan are documented in the credit union's human resources procedures. Employees shall have the ability to opt into or out of this plan no more frequently than once every two years or in the event of a change in family status.

15.4 Employee Banking Benefits Program: The particulars of this program are set forth in Appendix "C".

15.5 The Employer shall make reasonable provisions for the safety and health of its employees. In order to prevent and investigate accidents and factors affecting the health of employees and to improve conditions at work it is agreed that an Occupational Health Committee composed as per requirements of Occupational Health and Safety regulations will be established.

The Employer shall comply with the provisions of the Occupational Health Act or any legislation passed in substitution or amendment therefore.

All employees will be given training in respect to providing the most adequate protection and safety, in respect to the following: Robbery, hostage-taking, fire, and vault lock-in. Such training will be on the Employer's time.

The employer shall pay for up to one flu shot per year where requested by the employee.

15.6 The Employer shall provide a first-aid kit at each of its locations and shall keep the same properly supplied.

15.7 Full-time employees shall be granted two (2) paid twenty (20) minute rest periods per day, one in the forenoon and one in the afternoon. Part-time employees shall be entitled to one (1) paid twenty (20) minute rest period after each three (3) hours worked.



- 15.8 (a) In each calendar year, Management may consider a payment for job performance of up to \$120.00 for an employee who has been on the top of their salary range as set out in the Salary Schedule during the preceding twelve (12) months. This payment is not related to position classifications or salary rates as set out in Appendix "B".
- (b) Employees who average fifteen (15) hours of work per week in the previous calendar year shall be considered for the payment referred to above on the same terms. If such an employee is eligible for a payment for job performance, the amount of the payment shall be pro-rated according to the proportion that the hours which they worked in that calendar year is compared to 1950 hours.
- 15.9 The Employer's present policy of providing mileage, travel expenses and moving costs, shall not be reduced during the term of this agreement.
- 15.10 Employees who are employed under the summer student program will not be eligible for employee benefits during their four (4) month term of employment except for sick leave and annual vacation pay.

#### ARTICLE 16 - SEVERANCE PAY

- 16.1 If an employee is discharged for other than just cause, severance pay shall be paid in accordance with the following schedule: two (2) weeks pay for each full year of service to a maximum of twenty (20) years service.

Severance pay shall not be paid under the following conditions:

- (a) When an employee voluntarily resigns.
- (b) When an employee is dismissed for just cause and not reinstated.
- (c) When an employee retires.
- 16.2 Employees shall be encouraged to give two (2) weeks notice, in the event of resignation.

#### ARTICLE 17 - GRIEVANCE PROCEDURE

- 17.1 During the term of this Agreement as set forth in Article 21, there shall be no strikes, slowdowns or work stoppages on the part of the Union, nor shall there be a lockout on the part of the Employer, except where the other party to this Agreement fails and/or refuses to carry out the provisions of Articles 17 and 18.
- 17.2 The Union agrees to give notice in writing of its Stewards and/or Grievance Committee to the Employer, and notice in writing of any changes.

- 173 Grievances or complaints of employees arising under the Agreement shall be adjusted or settled by the following procedure:
- STEP 1 The complaint or grievance shall be submitted in writing, and presented to the employee's immediate Management Supervisor within ten (10) working days of the event causing the complaint or grievance, failing which it shall be deemed that there is no complaint or grievance.
- STEP 2 The employee's immediate Supervisor and the Union shop steward shall discuss the complaint or grievance with the employee affected, present or absent at the employee's option. The employee's Supervisor shall give a written reply to the matter within three (3) working days after the filing of the complaint or grievance in STEP 1. If a satisfactory settlement is not reached then the matter shall be taken up as hereinafter set forth under STEP 3 within five (5) working days of the Supervisor's written reply, failing which it shall be deemed that the complaint or grievance has been settled.
- STEP 3 If the complaint or grievance has not been settled under STEP 2 then the Union's Grievance Committee or a Shop Steward shall take the matter up with the CEO or designated representative, and shall endeavor to arrive at a settlement of the complaint or grievance by discussing the matter with the Union Grievance Committee. The CEO or designated representative shall give a written reply to the complaint or grievance within three (3) working days after the matter has been taken up. It shall be deemed that the grievance has been settled in accordance with the CEO's or designated representative's written reply unless the Union requests in writing, within ten (10) days of the CEO's or designated representative's written reply, that the complaint or grievance be referred to arbitration. In such event, arbitration shall proceed in accordance with Article 18.
- 174 At any stage of the grievance procedure, the grieving employee may be accompanied by or represented by a Union Steward and/or a Union representative. The Union Grievance Committee may, at any time, be accompanied by a Union representative in any negotiations. At any stage in the grievance procedure, the griever may withdraw the grievance.
- 175 Any time limit set forth in this Article or in Article 18 may be extended by mutual agreement of the parties.
- 176 The Employer shall not make any deductions from the wages of any duly authorized representative or representatives of the Union who is an employee of the Employer, in respect of time actually spent by such employee in negotiation for the settlement of grievances in accordance with the provisions of this Article. The Employers payment for collective bargaining shall be limited to three (3) employees, and to a maximum of seventy-two (72) working hours per annum.

- 17.7 In the event of the absence of the authorized agent of the Employer at any step, it shall be permissible to immediately proceed with the next higher step of the foregoing procedure.
- 17.8 Dismissals shall be grieved directly with the CEO or her/his designated representative.

#### ARTICLE 18 - BOARD OF ARBITRATION

- 18.1 Any dispute or grievance presented under Article 17 of this Agreement that cannot be settled by representatives of the Employer and the Union may, in accordance with the terms of Article 17, be submitted to a Board of Arbitration.
- 18.2 The Board of Arbitration shall be composed of one representative each, of the Employer and the Union, to be selected by written notice given to the other party within fourteen (14) days following notification of arbitration, and one person acceptable to such representatives, who shall act as Chairperson. If agreement cannot be reached on the selection of a Chairperson within seven (7) days of the Appointment of the Representatives, the Union shall forthwith request the Minister of Labour in the Province of Saskatchewan to appoint a Chairperson.
- 18.3 No person shall serve on the Board of Arbitration, if involved directly in the labour controversy under consideration.
- 18.4 Grievances taken before the Board of Arbitration shall be submitted in writing and shall specify clearly the nature of the grievance.
- 18.5 When the Board of Arbitration has been formed in accordance with this Article, it shall meet and hear the evidence of both sides, and render a decision as quickly as is reasonably possible, after it has completed its hearing and investigations.
- 18.6 The Board of Arbitration in reaching its decision shall be governed by provisions of this Agreement. A decision of a majority of the Board shall be taken to be the decision of the Board and shall be final and binding on all parties concerned. In the event that a majority decision cannot be arrived at, the decision of the Chairperson shall be final and binding on all parties concerned.
- 18.7 (a) It is distinctly understood that the Board of Arbitration is not vested with the power to change, modify or alter this Agreement in any of its parts. The Board may, however, interpret the provisions of this Agreement.
- (b) The Board shall have the authority to uphold, change, modify or alter the penalty in suspension or dismissal cases.

- 18.8 It is agreed that the expenses of the Chairperson of the Board of Arbitration shall be borne equally by the Employer and the Union.

#### ARTICLE 19 - ANNUAL VACATIONS

- 19.1 Vacations with pay at the regular rates shall be granted to employees on the following basis:
- (a) Three (3) weeks after one (1) years service and each subsequent year of service up to and including four (4) years of service.
  - (b) Employees with five (5) years of service shall be granted three (3) weeks vacation plus one additional day vacation. For each additional year of service thereafter, one additional day of vacation will be granted up to a maximum of six (6) weeks vacation.
- 19.2 The cutoff date for the purposes of calculating vacation leave shall be established as at December 31<sup>st</sup>. Employees who have less than one (1) year of service with the Employer shall be granted vacation with pay based on one and one-quarter (1 1/4) days for each month of service.
- 19.3 Vacation shall be granted between May 1 and October 31, unless otherwise mutually agreed upon. Vacation lists shall be posted as far in advance as possible, in places accessible to employees. Employees shall indicate their preference as to vacation dates. Employees with the longest service with the Credit Union will have priority; however, both parties agree that the vacation schedule must be practical as far as the operation of the business is concerned. Vacation schedules shall be prepared and posted not later than December 31<sup>st</sup> of each year.

If an employee voluntarily moves to another branch or department after the vacation schedule has been established and posted, the employee will not have seniority rights that will interfere with the current scheduled vacations of the employees.

- 19.4 A winter holiday bonus will be granted to employees under the following conditions:
- (a) Employees with eighteen (18) months or more consecutive years of service attained prior to taking the winter vacation are eligible.
  - (b) The qualifying period for such a bonus shall be between November 1st and April 30th.
  - (c) For each five (5) consecutive days of annual vacation taken during the qualifying period, the employee will receive one (1) additional paid day of vacation, such day to be taken consecutively with the winter vacation. The maximum bonus which any employee may receive is five (5) days during any one qualifying period.

- 19.5 When a holiday occurs during an employee's vacation, an extra days' vacation shall be granted, if the holiday is one for which the employee would have received pay, had the employee been working.
- 19.6 If the employment of an employee is terminated at any time after the commencement of employment, the Employer shall pay such employee, in addition to all other amounts due, one day's pay for each day of vacation earned, but not previously granted.
- 19.7 If as a result of illness or injury an employee is hospitalized, or confined to bed under a doctor's care, for four (4) working days or more during a vacation leave, upon providing medical evidence, the employee shall be considered as on sick leave for the number of days the employee was so hospitalized or confined. The employee shall be allowed to reschedule the remainder of the vacation leave.
- 19.8 Effective July 1, 2000, non-fulltime employees' service for the purpose of vacation entitlement will be defined as time spent with Cornerstone Credit Union Financial Group Ltd. This provision is not retroactive. All non-fulltime employees' service as of June 30, 2000 will be set at equal to seniority to that date.
- 19.9 An employee may carry over one (1) week of annual vacation beyond the December 31<sup>st</sup> cut-off. Employees must advise the Employer of their intention to carry over vacation credits a minimum of fifteen (15) calendar days prior to year-end, otherwise unused accumulated vacation credits shall be paid to the employee.

#### ARTICLE 20 - GENERAL

- 20.1 Employees will not be asked to enter into any verbal or written agreement which may conflict with this Agreement.
- 20.2 The Employer agrees to furnish and install a suitable notice board at each branch, in a location easily accessible to the employees, on which the Union may display notices of its meetings and of other matters of interest to the employees.
- 20.3 If an employee is called to serve on a jury or subpoenaed as a witness, the employee shall be paid full wages at the regular rate of pay. The employee shall remit and pay to the Employer the full amount of whatever fee is received as a juror or witness, except for such amount as is payable on account of mileage traveled. It is the employee's responsibility to come to work during any regular hours of work when not actually required for jury duty or as a witness, or to be present in court.
- 20.4 An authorized representative or executive officer of the Union shall be permitted, after notifying the Regional Business Development Manager, or in the absence of the Regional Business Development Manager, the Manager, People Solutions, to talk in private with any employee regarding Union matters, during regular working hours. The interview shall be carried on in a place provided for such interviews, and designated by the Employer. Time for such interviews shall not be more than fifteen (15) minutes, once a day, and shall be on company time. The Union agrees to conduct such interviews at a time that will result in a minimum disruption to the Employer's business.

- 20.5 Employees shall not be responsible for such cash shortages except in cases of proven theft. The foregoing shall not prevent the employer from taking corrective action in cases of unreasonable shortages or overages either in amount or frequency.
- 20.6 The Employer shall display on its premises an appropriate decal to be supplied by the Union indicating that the employees are members of the Retail, Wholesale and Department Store Union.
- 20.7 No document or record of any kind shall be used at a later date to penalize an employee in any way unless the employee has been made aware of such document or record at the time of discovery, and a notation in respect to such document or record has been placed in the employee's file.

In the event that the Employer places a written warning on an employee's file, such warning shall be removed by the Employer and shall not be used against the employee after twelve (12) months from the date of the warning, unless during the said twelve (12) month period additional written warning(s) are placed on the file in which case the first such warning shall be removed twelve (12) months after the last such warning which was placed on the employee's file.

- 20.8 Technological Change- The Employer will advise the Union at least ninety (90) days in advance of the closing of any branch, and in cases where proposed changes in work methods would result in a reduction of the work force. Affected employees will be placed elsewhere in the credit union, and if necessary, layoffs will take place in accordance with the terms of the Collective Agreement. If an affected employee is placed in a position where the salary rate is lower or remains in a position reduced in value as a result of the change, the employee will continue to be paid at the current level of the former position for the balance of the then current contract term. At the end of the then current contract term the employee will have their salary reduced to the step in the classification in which the employee is then employed in accordance with the employee's length of service with the Credit Union.
- 20.9 All employees must be bondable and remain bonded under the "Blanket Bond" of Cornerstone Credit Union Financial Group Limited.

ARTICLE 21 - DURATION OF AGREEMENT

21.01 This Agreement shall be effective as of the first day of January, 2018 and shall remain in effect until the thirty first day of December, 2020, and thereafter from year to year, but either party may, not less than sixty (60) days or more than one hundred and twenty (120) days before the expiry date of the Agreement, give notice in writing to the other party to terminate the Agreement, or to negotiate a revision thereof.

SIGNED ON BEHALF OF THE  
SASKATCHEWAN JOINT BOARD,  
AND DEPARTMENT STORE UNION:

SIGNED ON BEHALF OF  
CORNERSTONE CREDIT UNION  
FINANCIAL GROUP LIMITED

"Paul Guillet"

"Corvyn Neufeld"

"Tanya Manovich"

"Kelli Blazeiko"

"Kathleen Kotylak"

"Jana Pfeifer"

"Karen Schultz"

"Angela Filipchuk"

**APPENDIX 'A'**

The Chief Shop Steward,  
R.W.D.S.U.

Effective this date, \_\_\_\_\_ has commenced employment with  
Cornerstone Credit Union Financial Group Ltd.

NAME OF EMPLOYEE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TELEPHONE #: \_\_\_\_\_

EMPLOYMENT STARTED: \_\_\_\_\_ Full-time  Part-time

WAGE RATE: \_\_\_\_\_

JOB CLASSIFICATION: \_\_\_\_\_

BRANCH EMPLOYED AT: \_\_\_\_\_

Per: \_\_\_\_\_  
Cornerstone Credit Union Financial Group Ltd.





AP'atoot "B \*3"  
 POSITIONCLASSIFICATION AHO SALARY RATES

Group	Position	Start	Mer 6months	Effective January 1, 2019	Effective January 1, 2019 to December 31, 2019	Effective January 1, 2020	Effective January 1, 2021	Effective January 1, 2022	Effective January 1, 2023	Effective January 1, 2024	Effective January 1, 2025
	Deposit Support Officer I	35,155.84	37,352.44	37,352.44	40,666.22	42,261.61	43,558.21	45,056.66			
	Loans Support Officer I	29,716.5	31,127.0	31,127.0	32,514.8	33,838.5	35,215.0	36,545.5			
	USRI	13,752.22	14,366.3	15,000.68	1,564.09	1,625.45	1,696.85	1,750.26			
	Receptionist	18,334	19,116	20,011	20,851	21,671	22,491	23,311			
	Receptionist	30,586.4	3,203.25	3,347.15	3,491.05	3,638.1	3,783.38	3,928.09	48,411.71	40,799.75	48,411.71
	Receptionist	1,411.68	1,478.2	1,545.21	1,611.30	1,679.43	1,746.17	1,812.96	24.17	25.06	
	Receptionist	1,882	1,971	2,060	2,148	2,231	2,328	2,417			
3	Deposit Support Officer I	36,413.66	41,226.96	43,351.74	44,000.75	46,760.23	48,522.50	50,345.10	52,160.21	54,045.57	
	Compliance Support Analyst	32,836.4	3,435.58	3,612.64	3,742.48	3,897.44	4,033.55	4,193.99	4,347.43	4,800.00	
	Senior Member Service Representative	1,515.53	1,555.5	1,667.31	1,727.30	1,798.82	1,866.25	1,936.38	2,006.51	2,175.68	
	Loan Support Officer II	202.1	21.14	22.23	23.03	23.98	24.88	25.82	26.75	21.72	
	YSRI										
	Receptionist										
	financial advisor	42,046.97	43,902.07	48,007.11	48,039.03	50,012.10	52,016.06	54,066.07			
	Business Services Administrator	35,939.1	3,556.01	3,823.93	4,003.25	4,182.6	4,334.67	4,505.51			
	Financial Services Administrator	1,671.0	1,692.00	1,769.50	1,847.6	1,923.81	2,000.62	2,072.46	56,211.64	4,665.87	58,300.39
	Accounting Clerk					25	2067	27.73	2,164	23.86	2245.78
S	Estate Services Specialist	45,716.49	47,005.80	51,013.07	52,205.38	54,432.66	56,816.00	59,387.87	61,491.18	63,513.31	
		1,758.33	1,842.65	1,923.58	2,007.90	2,093.56	2,185.26	2,271.30	2,385.35	2,457.74	
6		23.44	24.57	25.65	26.17	27.91	29.14	30.35	31.54	32.77	
	Financial Advisor	41,473.37	51,714.59	54,146.48	56,538.2	59,097.04	61,722.13	64,423.4	66,618.5	69,626.1	
	Marketing Coordinator	1,900.67	1,891.12	2,078.72	2,115.15	2,272.96	2,370.03	2,465.86	2,562.28	2,661.10	
	Liquor Specialty	25.34	26.52	27.72	29.00	30.31	31.6	32.83	34.6	35.47	
7	Banking System Specialist	53,590.95	56,395.55	59,220.04	61,058.97	64,705.05	67,707.10	70,475.23	73,253.13	76,124.21	
	Accounting Analyst I	4,465.91	4,699.65	4,935.00	5,165.83	5,399.67	5,622.26	5,873.19	6,106.93	6,343.68	
	System Analyst I	2,061.19	2,169.07	2,277.6	2,384.23	2,492.16	2,604.12	2,711.00	2,818.58	2,112.55	
		27.48	28.92	31.37	31.19	33.23	34.12	36.24	38	40.4	
8	Farm & Business Advisor I	50,326.16	62,201.44	65,193.93	67,977.22	70,861.70	73,744.10	76,629.47	79,512.76	82,311.725	
	Senior Marketing Coordinator	4,438.5	5,184.12	5,412.36	5,664.77	5,900.54	6,145.42	6,385.79	6,626.06	6,866.44	
		2,281.78	2,392.67	2,533.61	2,614.51	2,725.45	2,836.35	2,114.729	3,058.18	3,169.12	
		3.42	3.90	33.38	34.11	36.34	37.82	39.3	40.78	42.25	
9	Farm & Business Advisor II	63,023.01	67,001.59	70,138.17	73,245.75	76,352.12	79,459.10	82,567.28	85,674.85	88,732.43	
	System Analyst I	5,326.92	5,588.5	5,844.85	6,103.91	6,362.69	6,621.64	6,880.61	7,139.57	7,311.854	
		2,458.58	2,578.10	2,697.62	2,817.14	2,936.62	3,056.14	3,175.66	3,295.19	3,414.71	
		32.78	34.37	35.97	37.56	39.15	40.75	42.34	43.94	45.53	
10	Farm & Business Advisor II	70,400.2	73,902.96	77,328.82	80,754.82	84,180.76	87,606.70	91,032.62	94,458.56	97,885.69	
		5,873.09	6,158.58	6,444.07	6,729.57	7,015.06	7,300.56	7,590.05	7,871.55	8,157.14	
		2,710.65	2,842.42	2,974.19	3,105.95	3,237.72	3,369.49	3,501.25	3,633.02	3,764.83	
		36.14	37.90	39.66	41.41	43.17	44.93	46.69	48.44	50.20	

Incremental:  $\frac{swl}{reoeive}$  Uaty  $\frac{ew}{rys:x}$  (0) mords. *the* first n:n:ment to be six months iron the cblethe *employee* lasterters beseMce d:i:ie Part *T.me* and casua "Willreceve a sabrycx:::ement afta'otvery975hcu'S wonted.

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**AFI'EH DIX - 03"**  
**POSITION CLASSIFICATION ANNUAL SALARY RATES**  
 Effective January 1, 2020 to December 31, 2020

Position	Start	After 6 months	After 12 months	After 18 months	After 24 months	After 30 months	After 36 months	After 42 months	After 48 months	Notes
Depository Support Officer I	36,363.69	\$1,100.43	39,681.07	41,357.55	42,993.06	44,603.60	46,202.28	47,800.96	49,398.64	Monthly HouOy
Loans Support Officer I	33,333.31	3,165.62	3,306.76	3,446.64	3,581.67	3,716.98	3,856.64	3,991.67	4,126.70	Monthly HouOy
MSR I	1,398.60	1,761.05	1,526.20	1,901.67	1,653.08	1,715.53	1,780.01	1,844.48	1,908.95	Monthly HouOy
Receivable Support Officer I	1865	1,048	20.35	21.21	22.07	22.93	23.79	24.65	25.51	Monthly HouOy
MSR - Retail	\$1,327.63	3,165.62	40,858.41	15060.1	44,407.11	46,172.35	47,938.36	49,704.37	51,470.38	Monthly HouOy
Receipts > Mt	3,110.64	3,257.70	3,404.87	3,550.50	3,700.13	3,847.10	3,994.07	4,141.04	4,288.01	Monthly HouOy
	1435.68	1,503.55	1,574.8	1,638.69	1,707.98	1,775.81	1,843.78	1,911.71	1,979.64	Monthly HouOy
	19.14	20.05	20.96	21.87	22.77	23.68	24.58	25.49	26.39	Monthly HouOy
Depository Support Officer II	40,073.52	41,015.2	44,055.72	45,673.21	47,564.31	49,347.48	51,208.18	53,058.88	54,934.4	Monthly HouOy
Compliance Support Analyst	3,333.78	3,493.98	3,670.6	3,806.10	3,963.69	4,112.29	4,266.82	4,421.34	4,591.36	Monthly HouOy
Senior Member Services Representative	1,541.29	1,621.61	1,695.12	1,756.66	1,829.40	1,897.98	1,966.30	2,040.62	2,114.01	Monthly HouOy
Loan Support Officer I	21.55	21.50	22.61	23.42	24.39	25.31	26.26	27.21	28.19	Monthly HouOy
Receivable Support Officer II										
Financial Advisor I - Contact Center	46,116	44,739.93	46,723.25	43,855.70	46,433	52,100.33	54,985.14	57,228.26	59,933.03	Monthly HouOy
Financial Services Administrator	3,563.48	3,728.33	3,899.10	4,071.31	4,230.2	4,408.36	4,582.10	4,710.02	4,945.59	Monthly HouOy
Business Services Administrator	1,644.68	1,720.77	1,799.50	1,979.07	1,156.52	2,004.63	2,114.82	2,201.00	2,283.96	Monthly HouOy
Accounting Clerk	21.93	22.94	23.99	25.05	26.01	27.13	28.11	29.35	30.45	Monthly HouOy
Estate Services Specialist	46,493.67	45,723.25	51,863.30	53,022.87	55,358.02	57,821.11	60,189.91	62,544.66	64,876.3	Monthly HouOy
	3,874.47	4,012.7	4,138.61	4,214.1	4,313.17	4,415.22	4,522.48	4,613.02	4,710.02	Monthly HouOy
	1,198.22	1,291.1	1,390.29	1,442.03	1,511.15	1,582.21	1,650.00	1,715.58	1,781.15	Monthly HouOy
	23.84	24.00	26.03	27.23	28.39	29.63	30.57	32.07	33.33	Monthly HouOy
Financial Advisor II - Contact Center	50,257.46	52,513.73	54,965.57	57,515.24	60,101	62,711.75	65,202.25	67,591	70,338.51	Monthly HouOy
Marketing Coordinator	4,188.12	4,382.81	4,580.46	4,792.94	5,008.47	5,222.48	5,433.52	5,845.99	5,861.53	Monthly HouOy
Equity Specialist	1,932.96	2,022.84	2,114.06	2,212.12	2,311.60	2,410.38	2,507.18	2,605.84	2,705.32	Monthly HouOy
	21.77	26.97	25.19	29.49	38.2	32.14	33.44	34.14	36.07	Monthly HouOy
Banking System Specialist	54,502.00	57,354.58	60,226.78	63,043.80	65,807.61	63,858.12	71,676.36	74,528.94	78,115.32	Monthly HouOy
Accountant II	4,541.83	4,779.55	5,018.00	5,253.65	5,491.47	5,738.18	5,973.03	6,210.75	6,451.53	Monthly HouOy
System Analyst I	2,006.23	2,205.95	2,316.41	2,427.6	2,534.52	2,648.39	2,767.8	2,866.50	2,977.63	Monthly HouOy
	27.95	29.41	30.99	32.33	33.76	35.31	36.71	38.21	39.71	Monthly HouOy
Financial Advisor - Senior Marketing Coordinator	63,334.71	63,267.00	66,200.53	70,132.83	72,066.35	74,995.65	77,932.18	80,964.47	83,998.00	Monthly HouOy
	5,027.64	5,272.25	5,516.71	5,761.07	6,005.53	6,249.89	6,494.35	6,738.71	6,983.17	Monthly HouOy
	2,320.57	2,433.35	2,546.17	2,658.95	2,771.78	2,884.56	2,997.34	3,110.17	3,223.00	Monthly HouOy
	30.94	32.44	33.94	35.45	36.96	38.46	39.96	41.47	42.97	Monthly HouOy
Financial Advisor - Senior Marketing Coordinator	65,100.11	68,170.11	71,331.52	74,491.93	77,650.11	80,810.51	83,970.12	87,133.3	90,211.73	Monthly HouOy
System Analyst II	5,417.48	5,680.84	5,944.21	6,207.58	6,470.14	6,734.21	6,997.58	7,260.94	7,524.31	Monthly HouOy
	2,500.37	2,621.93	2,743.48	2,865.04	2,986.54	3,108.10	3,229.65	3,351.20	3,472.76	Monthly HouOy
	33.34	34.96	36.58	38.20	39.82	41.44	43.06	44.68	46.30	Monthly HouOy
Financial Advisor - Senior Marketing Coordinator	71,675.3	75,153.31	79,643.48	82,127.66	85,611.83	89,100.60	92,580.18	96,064.35	99,497.5	Monthly HouOy
	5,972.93	6,263.28	6,553.62	6,843.97	7,134.32	7,424.67	7,715.01	8,005.35	8,295.68	Monthly HouOy
	2,756.74	2,840.74	2,924.75	3,008.76	3,092.76	3,176.77	3,260.78	3,344.78	3,428.78	Monthly HouOy
	36.16	38.54	40.33	42.12	43.90	45.69	47.48	49.26	51.05	Monthly HouOy



Comments: will receive a salary increase of  $W < Y$  (8) months, the first increment will be effective on the date of promotion. However, where an employee is promoted to a position that is a leave of absence, the employee will revert back to their position within six months, their salary dates will not be affected.

Promotions: Employees will receive a salary increase of  $W < Y$  (8) months, the first increment will be effective on the date of promotion. However, where an employee is promoted to a position that is a leave of absence, the employee will revert back to their position within six months, their salary dates will not be affected.

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APPENDIX “C”  
CORNERSTONE CREDIT UNION EMPLOYEE BANKING PROGRAM

## EMPLOYEE BANKING BENEFITS

### Purpose:

- Encourage staff to transfer their financial business through Cornerstone Credit Union rather than another financial institution.
- Enable staff to be recognized and rewarded for their business
- Encourage financial wellness for our staff members
- Reduce the administration of the program and promote efficiency
- To support the attraction and retention of quality employees and Cornerstone Credit Union as an employer of choice.

### Summary of Employee Banking Benefits

Subject to eligibility, all employees of Cornerstone Credit Union will be eligible for the following benefits:

- All employees will be eligible for up to four savings accounts without service charges. These accounts must be in the employee’s name and be for personal use.
- Employees will not be charged internal loan application charges/fees. Internal loan charges and Fees apply for Farm & Business Loans.
- Employees will pay the credit union’s cost for external charges/fees (e.g. Personal Property Search and Registration, Western Union, special cash orders etc. – personal use only).
- All employees are eligible to receive bonuses on deposits and discounts on loans based on their aggregate business relationship (deposits plus loans) with Cornerstone Credit Union.
- One small safety deposit (SD) box shall be made available upon request of the employee at no cost. In the event a small box is not available or if the employee requests a larger SD box the employee shall have the option of the next size SD box and receive a credit equal to the value of a small SD box.
- All employees shall receive free personal cheques available through the credit union’s preferred suppliers.
- All employees shall receive free basic (excludes gold and platinum) cards and card services. Employees are encouraged to access supplier’s staff programs.
- All staff will be eligible to buy or sell US cash at the CUPS – Cheque Wholesale rate from SaskCentral.
- All staff will pay the credit union’s cost, as per CUPS product and service fees, for wire transfers.
- All employees shall have the option of participating in the credit union payroll savings plan.
- All employees will receive one free estate plan after one year of continuous employment.
- Reimbursement of RRSP Self Directed Fees.

The employee shall pay the standard fee service charge or cost of service not identified in Appendix C.

### Eligibility for Employee Banking Benefits

1. Must have completed the probationary period with the credit union.
2. While on Leave of Absence, employees are eligible to maintain non-core benefits. However, the eligibility ceases in the event that the employee does not return to the employment of the Cornerstone Credit Union. Cornerstone Credit Union may choose to apply fees and/or remove

discounts/bonuses if the employee does not return to work upon completion of the approved leave.

#### Establishing the Bonus/Discount Rate

The employee's total aggregate business relationship that is transacted with Cornerstone Credit Union determines the bonus/discount rate. Aggregate business is defined as the total relationship held by the member with Cornerstone Credit Union. This relationship may include personal, commercial and/or agricultural business.

The bonuses/discounts will be applied to the "best posted rate" and will be as follows:

- Aggregate relationship of up to \$50,000 qualifies for bonus/discount of 0.35%
- Aggregate relationship from \$50,000 - \$100,000 qualifies for bonus/discount of 0.50%
- Aggregate relationship of over \$100,000 qualifies for bonus/discount of 0.65%

The bonus/discount will only apply to personal business, intended for the benefit of the employee. There is no limit to the volume of personal business to which the bonus/discount will apply.

- Term registered products, term deposits and loans (lines of credit, personal loans and residential mortgages) will be eligible for a rate bonus/discount.
- Savings (including Investor Savings) accounts, Payroll Savings accounts, chequing accounts, off-balance sheet deposits/investment and index-linked investments will not be bonused.
- Agriculture and commercial business will not be discounted.
- Special promotional products will not be eligible for bonuses/discounts. Promotional products are defined as special limited time rate, limited time offering and/or part of a promotion or sales campaign.

The bonus/discount program is designed to be fair and reasonable to both employees and the credit union.

*Management reserves the right to exclude some products and services from this benefit program if the rates or features have a bonus/discount feature already built in.*

# **LETTER of UNDERSTANDING #1**

**Between**

**Cornerstone Credit Union Financial Group Ltd.**

**and**

**Saskatchewan Joint Board  
Retail, Wholesale and Department Store Union**

## **RE: Flexible Working Arrangements**

The parties to this Letter of Understanding agree to the following:

Cornerstone Credit Union Financial Group Ltd. and the union agree that a work place that recognizes and supports a balance between work and personal needs is desirable. The credit union has implemented a Flexible Working Arrangements program that supports this objective and incorporates:

- ◆ Job sharing
- ◆ Flexible work hours of work
- ◆ Flexible work week
- ◆ Voluntary part-time employment
- ◆ Working from home

A standing committee of union and non-union employees will review and provide recommendations to enhance the credit union's flexible working arrangements program on an on-going basis. The committee's mandate will be to act as a sounding board for proposed changes and to provide recommendations for improvements to the program. Management will have final responsibility for the flexible working arrangements program and for administration of the program.

It is understood that because of the nature of work, not all employees will be able to participate in the Flexible Working Arrangements program.

The committee will meet twice per year, or more often as required.

Dated this 4<sup>th</sup> day of April, 2018

“Paul Guillet (for RWDSU)”

“Corvyn Neufeld (for the employer)”

# **LETTER of UNDERSTANDING #2**

**Between**

**Cornerstone Credit Union Financial Group Ltd.**

**and**

**Saskatchewan Joint Board  
Retail, Wholesale and Department Store Union**

**RE: Marketing Assistant position, Yorkton Branch**

The Employer and Union agree that the fore named position shall remain an out of scope position until such time as the incumbent (Sharon Kawa) permanently vacates the position at which time the position shall be considered in scope.

Dated this 4<sup>th</sup> day of April, 2018

“Paul Guillet (for RWDSU)”

“Corvyn Neufeld (for the employer)”



# **LETTER of UNDERSTANDING #3**

**Between**

**Cornerstone Credit Union Financial Group Ltd.**

**and**

**Saskatchewan Joint Board**

**Retail, Wholesale and Department Store Union**

**RE: Extended Hours**

The Employer and Union agree that in the event of a six (6) day operation or extended hours beyond 6:00 pm, the Employer agrees to negotiate terms and conditions with the Union to offset impact on employees. The Employer agrees to provide three (3) months notice to the Union of these operational changes.

Dated this 4<sup>th</sup> day of April, 2018

“Paul Guillet (for RWDSU)”

“Corvyn Neufeld (for the employer)”