

Full-Time Benefits

Benefits available immediately at hire:

HEALTH INSURANCE - Blue Cross Blue Shield coverage. The employee is responsible for \$25 per month on a Single Health plan, \$50 per month on a Single + Dependent Health plan, \$75 per month on a Family Health plan.

DENTAL INSURANCE - Dental Service Corporation of North Dakota coverage. Capital Credit Union pays 100% of single plans and family plans.

401K PLAN - CUNA Mutual Group administers our 401k retirement program in which employees can begin contributing at hire. After one year of service, Capital Credit Union contributes on behalf of the employee and also offers dollar for dollar matching based on what the employee contributes!

VOLUNTARY INSURANCES - Optional AFLAC coverage is available for vision, short-term disability, personal accident, cancer and specified health events.

PAID VACATION TIME - Employees earn 80 to 240 hours each year, based on years of service.

PAID SICK TIME - Employees earn sick leave at the rate of 96 hours per year, which is prorated and accrued each pay period.

PAID HOLIDAYS - New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day

CORE COMPETENCY PROGRAM - To encourage employees to grow at Capital Credit Union, we have created core competencies to be completed. As the competencies are met employees are rewarded with wage increases!

INCENTIVE PROGRAMS - Rewards excellent employee performance!

Benefits available after six months of full-time service:

EMPLOYEE DISCOUNT PROGRAM - Employees have the opportunity to receive discounts on mortgage loans, home equity loans and consumer loans!

Benefits available after one year of full-time service:

GROUP LIFE INSURANCE - Met Life coverage offered free to employees! Provides coverage for the employee at two times his or her annual salary, with additional benefits covering the employee's spouse and children.

LONG-TERM DISABILITY INSURANCE - Met Life coverage offered free to employees! Provides coverage at 66 2/3% of the employee's income after 60 days of a qualifying disability.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT - Discovery Benefits provides services to allow employees to set aside pre-tax income to pay for childcare.

EDUCATIONAL ASSISTANCE - Capital Credit Union will reimburse the employee for part or all of the tuition for courses that are business related!