



SBCP Full Time Benefits

Insurance Benefits *(Insurance benefits start the first of month after hire date)*

Employer Provided Life Insurance

- SBCP provides employees with Group Term Life Insurance that equals two times an employee's base wage.

Employer Provided Long Term Disability

- SBCP pays for long term disability insurance that when needed, equals 60% of an employee's pre-disability base pay. LTD benefits start after a 90-day elimination period.

Health Insurance

- We provide our employees working 30+ hours a week health insurance for themselves and/or their family through *Unity Health Insurance*. Our employees are able to choose between 3 plans (2 HMO options and 1 POS option.) SBCP pays 70% of the highest cost HMO plan.

Dental Insurance

- Our employees are provided affordable dental insurance for themselves and/or their family through *Delta Dental*.

Vision Insurance

- Employees are able to purchase voluntary vision insurance through *Delta Vision* at premium rates.

Employee Voluntary Term Life Insurance

- Employees are able to purchase voluntary term life insurance with a guarantee issue of \$150,000 for each new hire and up to 5 times their base wage with a maximum of \$250,000.

Employee Voluntary Short Term Disability

- Employees may purchase voluntary short term disability insurance at 60% of their base wage.

Other Benefits

Flexible Spending Account

- We offer employees the option of participating in FSA accounts here at SBCP. Employees may deduct earnings from their paychecks on a pre-tax basis to cover medical expenses and/or dependent care expenses.

401 K Retirement Plan - Must be 21 years of age.

- Employees may start deferring into their 401k plan on the *first payroll after hire*. Employees may participate from 0% to 50% on a pre-tax or post-tax (Roth) basis, up to the IRS Maximum. The Bank will match employee contributions per payroll up to 4%. The employer match is 100% vested.

Profit Sharing Plan

The Bank may make a discretionary contribution at the end of the calendar year, based on profits of the bank. Eligibility for profit sharing is after one year of service at the next quarterly enrollment date after anniversary. There is a six year vesting schedule with the profit sharing program.

ESOP

The Bank may make a discretionary contribution to our ESOP Plan. Eligibility for an ESOP contribution is after one year of service at the next quarterly enrollment date after anniversary. There is a six year vesting schedule with the ESOP program.

Bank Wide Bonus Program

All eligible employees will be a part of our Stakeholder Model Bonus Program.

Employee Referral Program

SBCP pays our employees to bring in other great people to our company!

Paid Time Off

- Vacation
- Sick
- Birthday Day
- Bereavement
- Jury Duty
- Paid Volunteer Time

Tuition Assistance

- \$3,000.00 annual for undergraduate tuition / FT status (Pre-approval required)
- \$5,250.00 annual for graduate or master's tuition / FT status (Pre-approval required)
- \$1,500.00 annual / PT status (Pre-approval required)

Wellness

- \$75 Gym Reimbursement
- Wellness Activities offered with opportunity to earn Wellness Incentive