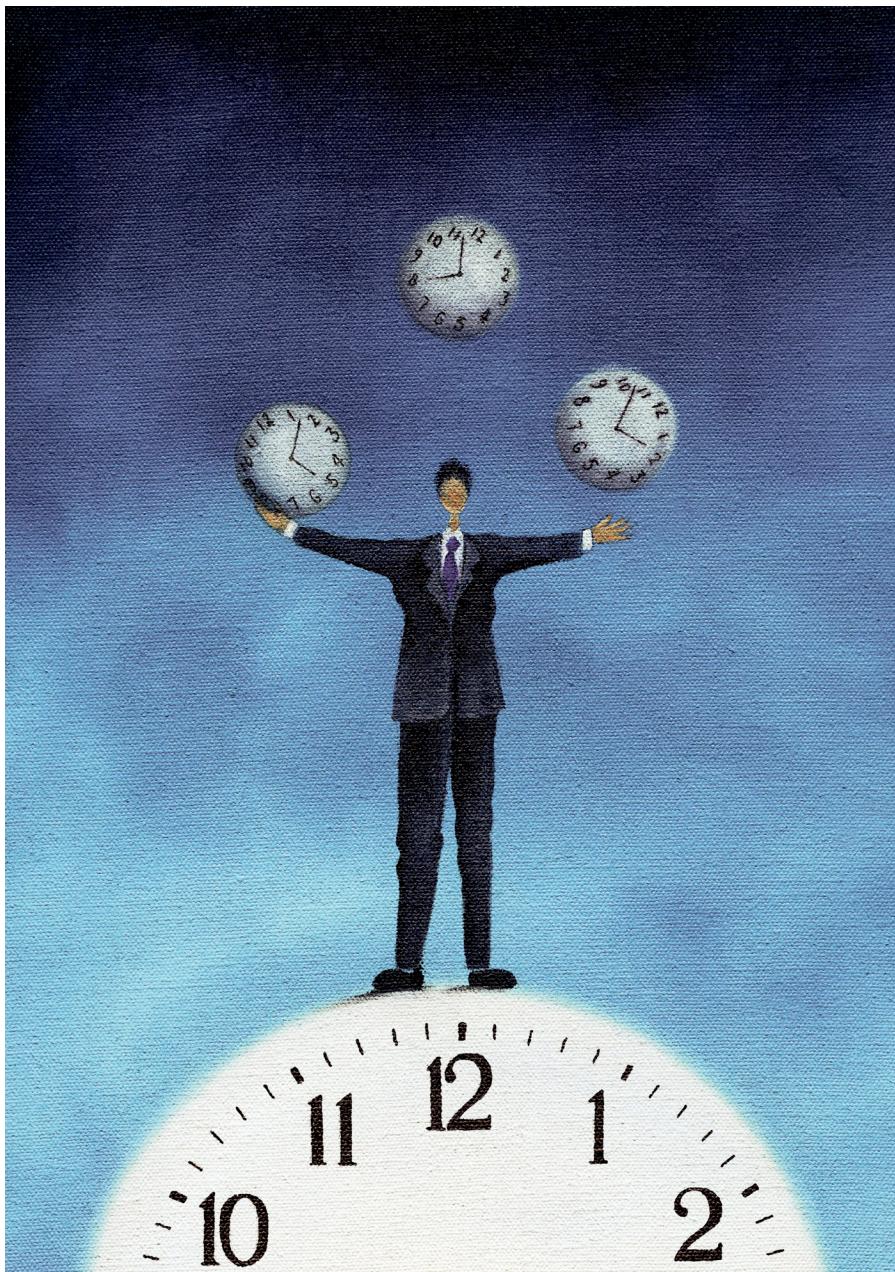




a CALLAHAN
COLLECTION
2016

edition
5

TIPS TO HELP YOUR TEAM WORK FROM HOME



FOR MORE CREDIT UNION STRATEGY & PERFORMANCE VISIT

CREDITUNIONS.COM

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When it comes to productivity, Mother Nature is no match for telecommuting technology. But in addition to the occasional snow day alternative, many credit unions today are discovering remote and flexible workforce options attract new workers, boost retention, and improve member service. This Callahan Collection covers considerations for whether and how to deploy a telecommuting option, insights into how to manage a remote workforce, and real-world examples of policies that work.

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9 TIPS FOR MANAGING A REMOTE WORKFORCE

Nathan Hickman, remote workforce manager for BECU, shares lessons learned for managing home-based employees.

BY CATHERINE SISKOS

It might sound contradictory, but letting people work from home creates a more engaged staff. At [BECU](#) (\$14.5B; Seattle, WA), 40% of employees work remotely in a program that has been in place since 2007. According to remote workforce manager Nathan Hickman, absenteeism is 30% less for workers who toil off site compared to those who commute to the office every day. The program has been an especially good fit for call centers agents whose work requires few face-to-face meetings with the boss. Still, keeping tabs on far-flung employees calls for a different management style, one that allows supervisors to rest easy knowing that the work is getting done even as it reassures home-based staff members that they haven't been forgotten. With that in mind, Hickman offers these tips for managing a [remote workforce](#).

1. CREATE VISIBILITY

People who are out of sight shouldn't be invisible. Those brief glimpses we have of colleagues throughout the day — passing them in the hallway or walking by their desks — tell us who's in the office and who isn't. To re-create that visibility virtually, Hickman and his staff rely on an instant messaging feature that places color-coded dots next to the names of every employee so the entire team knows at a glance who's present and who's not.

2. STAY CONNECTED

Communication is a two-way street: Managers want regular updates from their home-based employees who in turn need to know how they can contact their supervisor if a problem or question arises. One BECU call center supervisor emails her staff each morning with her schedule, sharing where and how employees can reach her throughout the day. [Regularly checking in with remote employees](#) helps managers stay abreast of developments, including project progression and whether they need to iron out any difficulties.

"It's the same conversation we have with people on-site except it has to be more structured because it can't happen as informally as it would in the office," Hickman says.

3. BE INCLUSIVE

Just because someone works off-site doesn't mean managers can't consult them in a pinch.

"A lot of things in the office happen off the cuff," Hickman says. "If you're in a meeting and a question suddenly comes up, you might decide to reach out to this person who works remotely."

That strategy satisfies on two fronts. Managers get their questions answered promptly and the remote staffer feels included.

4. HOST REGULAR VISITS

Credit unions simply can't replicate some activities virtually, which is why Hickman invites the entire team to come to the office once or twice a month for luncheons and meetings. This gives all staff, remote and on-site alike, the chance to mix and mingle. When BECU introduced this practice, Hickman made an important discovery.

"People who work in the office benefit just as much from seeing their peers who work off-site," he says. "It's just as important for them to feel connected to their colleagues as it is for those who work from home."

5. GO FOR A TEST DRIVE

Although their job is generally better suited to working on-site, managers should work from home periodically to understand what it's like.

"You can speak the language of working remotely better if you've done it yourself," Hickman says.

Working from home also enables managers to test the tools and practices remote employees use daily to secure sensitive information, which helps alleviate or address technical concerns a manager might have.

6. KEEP TECHNOLOGY SIMPLE

Along with instant messaging, BECU managers use email, phone calls, and Skype to stay in touch with their off-site employees, but Hickman cautions, "don't over-think technology." Managers tend to believe more sophisticated tools produce better results, which isn't always the case.

CU QUICK FACTS

BECU
TUKWILA, WA
DATA AS OF 12.31.15
\$14.5B
ASSETS
940,654
MEMBERS
42
BRANCHES
10.74%
12-MO SHARE GROWTH
12.90%
12-MO LOAN GROWTH
1.42%
ROA

“If web and video conferencing aren’t culturally inherent to your organization, don’t use them. The best ways to engage your staff generally don’t involve technology.”

— NATHAN HICKMAN, REMOTE WORKFORCE MANAGER, BECU



“If web and video conferencing aren’t culturally inherent to your organization, don’t use them,” he says. “The best ways to engage your staff generally don’t involve technology.”

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ask for an on-site reassignment, no questions asked. There’s no shame in admitting that remote work isn’t for you, Hickman says.

“Although the program is more than just a ‘feel good initiative,’ it should never stop feeling good for participating employees.”

This article appeared originally on Jan. 07, 2013

7. MAKE THE INTRANET YOUR WATER COOLER

Social networking sites, such as Facebook and Twitter, are fine for employees who want to socialize outside of the office, but the credit union needs to provide an official channel for workday interaction. SharePoint, the same Intranet-based tool BECU uses for sharing files, also serves as a virtual water cooler, enabling home-based employees to collaborate with their peers and post comments. The software even acts as a kind of office bulletin board for alerting staff about upcoming events and recognizing exemplary employees.

8. STREAMLINE THE VETTING PROCESS

Initially, BECU introduced its remote work program in a controlled fashion, limiting who could apply and relying on a lengthy, rigorous vetting process for those who did. The process included evaluating applications and interviewing prospective candidates before allowing them to work from home.

“We created a lot of work for ourselves,” Hickman says ruefully.

Since then, the credit union has shifted its policy and invites anyone to apply using a more streamlined process.

“Now that we have identified the criteria that remote employees need to meet, we ask them to go through some assessments on their own,” says Hickman, who estimates the new policy eliminates 20 hours of work determining who is suitable for every individual that applies.

9. RE-EVALUATE PERIODICALLY

Although any BECU staff member can apply, working remotely remains a privilege not a right, and all managers reserve the option to bring back into the office any member of their flock if performance suffers. Employees who no longer want to work from home can also

Who Is Eligible

To work from home, BECU employees must meet each of these requirements:

- At least six months of employment at BECU
- Satisfactory on-the-job performance for at least 90 days
- Not on any disciplinary action
- Ability to attend meetings on BECU premises as required
- Live within a 60-minute commute of one of BECU’s facilities
- Ability to provide appropriate ergonomic equipment in a dedicated workspace

BECU assess workspace based on the employee’s responses to the application, which asks whether the work area is free of distractions or if the employee can close it off from the rest of the home, among other things. In addition, the application requires employees to supply details about their home computer such as the type of anti-virus software used, the operating platform, and the modem’s make and model. Remote candidates also log onto a test site from home so the credit union can measure the computer’s ping, download, and upload speeds. BECU also asks for three photos of the workspace, even if it is still unfurnished, so the credit union has an idea of where and how the person will work.

HOW THE EXECUTIVES AT GEORGIA'S OWN ADOPT A BRANCH

Senior managers at the Atlanta credit union identify business opportunities and earn valuable staff face time through secondary, in-branch offices.

BY MARC RAPPORT

The Adopt-a-Branch program at [Georgia's Own Credit Union](#) (\$2.0B, Atlanta, GA) has been such a hit with senior managers, they've expanded it to others on the executive team.

A dozen leaders — including the CEO, senior vice presidents, vice presidents, and assistant vice presidents — have each “adopted” a branch, where they do their own jobs while watching others do theirs. But the intent is not to look over anyone's shoulders. Quite the opposite.

“We started this program because there is no better way to learn about member needs than to experience them first-hand,” says Cindy Boyles, Georgia's Own senior vice president of organizational development. “Being in the branch enables management to identify pain points or inhibitors to service. It allows us to gather valuable member and staff feedback and is a great reminder that we are in the relationship business.”

Now in its third year, the Adopt-a-Branch program has helped the credit union streamline loan processes, improve employee benefits, and build a new branch.



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Make sense of deposit data for individual branches, institutions, and entire markets. With BranchAnalyzer, the ability to make smart tweaks to your branching strategy is just a click away. [Learn more.](#)

CU QUICK FACTS

**Georgia's Own
Credit Union**

ATLANTA, GA

DATA AS OF 12.31.15

\$2.0B

ASSETS

184,515

MEMBERS

2

BRANCHES

5.39%

12-MO SHARE GROWTH

10.98%

12-MO LOAN GROWTH

0.38%

ROA

DOWN HOME IN DOUGLASVILLE

That new facility resulted from the pain points Dave Preter, Georgia's Own president and CEO, witnessed at his adopted branch in suburban Douglasville and heard about in the credit union's town hall meetings.

Staff members were doing their best to keep up with member demand at the overcrowded branch, but they needed more space and resources. Senior managers saw potential in the location, and the resulting new, freestanding facility posted 9% growth in lending and revenue-generating ancillary products in 2014. Georgia's Own expects the location to notch 31% growth this year.

Ken Brehm, vice president of consumer lending, works every Friday out of a branch office he chose, in part, because of its high loan volume.

“Working regularly from a branch has been a positive experience,” Brehm says. “Not only has it allowed me to build a stronger relationship with our branch staff, it also has given me a chance to see the challenges they face.”

Brehm has since pushed for new efficiencies in the communications between retail loan officers and the consumer loan call center and main office. His Adopt-a-Branch experience

“If branch staff feels senior management is there merely to observe their behavior or just have an alternative office to work out of, you leave tremendous insight on the table.”

— CINDY BOYLES, SVP OF ORGANIZATIONAL DEVELOPMENT, GEORGIA'S OWN CREDIT UNION

”

also prompted the credit union to add home equity line of credit training for branch loan officers so they don't have to refer members to other locations.

“It's nice to spot opportunities where our employees can take advantage of advanced training and improve member service at the same time,” Boyles says. “No matter how much we talk about how we support our members and our employees, being able to watch them work together makes a deeper impression.”

BUILDING RELATIONSHIPS EXTERNALLY

Georgia's Own became a community credit union eight years ago and building community relationships is a big deal. Branch managers

live in the communities they serve, Boyles says, and each of the Adopt-a-Branch participants try to do the same.

Boyles, for instance, has adopted the branch near her children's school where she has become a frequent sight both as a parent and as a credit union representative. Others are similarly engaged with athletics, fundraisers, shelters, and other civic matters.

“The idea is to expose our Adopt-a-Branch participants to what is important to members in that particular community by serving outside the branch itself,” the Georgia's Own SVP says.

For example, the credit union's Buford branch is a major supporter of the Right to Hike organization, created by the family of a college student who was murdered after apparently being abducted while hiking nearby. The slain woman was well known to the credit union staff, and they support the organization her family and friends started to provide protective measures such as emergency solar/wireless phones on area greenways, parks, and trailheads.

BUILDING RELATIONSHIPS INTERNALLY

According to Boyles, a trusting relationship is crucial to making the Adopt-a-Branch program work. Participants set their own schedule; however, Boyles notes that consistency is key because it allows executives to see repeated issues emerge and builds rapport with the branch staff and members.

“Being there regularly and engaging with the staff and members helps build the open dialogue you want,” Boyles says. “I've seen first-hand how with greater access to senior management, our employees have become more comfortable offering suggestions.”

Another important element: Soliciting feedback and being open to constructive criticism.

“If branch staff feels senior management is there merely to observe their behavior or just have an alternative office to work out of,” Boyles says, “you leave tremendous insight on the table.”

This article appeared originally on May 25, 2015



THE BUFORD BRANCH OF GEORGIA'S OWN CREDIT UNION SUPPORTS THE RIGHT TO HIKE ORGANIZATION, WHICH PROVIDE PROTECTIVE MEASURES SUCH AS EMERGENCY SOLAR/WIRELESS PHONES LIKE THIS ONE ON AREA GREENWAYS, PARKS, AND TRAILHEADS.

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A CALL CENTER THAT IS ANYTHING BUT CENTRALIZED

Stanford FCU's virtual call center reduces absenteeism, expands hours, and retains talent.

BY SHARON SIMPSON

Stanford Federal Credit Union (\$1.9B, Palo Alto, CA) maintains a primarily remote contact center. Six of its seven agents, along with the contact center manager, work from home. This strategy, which the credit union has employed for nearly a decade, works well for the closed-charter credit union that claims to be the first financial institution to offer online banking. According to [Search & Analyze](#) data on CreditUnions.com, it had an average member relationship of \$49,047 as of Dec. 31, 2015. That's more than twice its asset and state-based peers. The credit union's efficiency ratio of 64.77% was also significantly lower than all of its peer groups and the national average of 81.26%.



HOW DO YOU COMPARE

Check out Stanford FCU's performance profile on Search & Analyze. Then build your own peer group and browse performance reports for more insightful comparisons. [Start Today](#)

LESS STRESS FOR EMPLOYEES = A CONSISTENT EXPERIENCE FOR MEMBERS

With its location in the traffic-laden San Francisco Bay Area, having at-home agents has a lot of benefits for both the credit union and its contact center employees.

"The remote environment helps us provide a more consistent member experience by keeping absenteeism at an absolute minimum," says Nadene Bustamante, contact center manager for Stanford FCU. "If you have a cold or other minor illness, you might not want to get up and drive into an office. But if you can work from home, you are much more likely to do that."

This often prevents the contact center from being short-staffed or experiencing other scheduling related issues that traditional office environments encounter. The home-based work environment has also helped the credit union expand its core contact center hours. Recently, the contact center hours changed from a traditional 8 a.m. to 5 p.m. schedule to 7 a.m. to 6 p.m., which is more convenient for members. Bustamante notes there is 24/7 access through an after-hours solution, but the home work environment made the extension of core hours easier.

"In the Bay Area, especially, there is a lot of stress and expense from commuting," Bustamante says. "Being able to work from home is a real positive."

CU QUICK FACTS

Stanford FCU
PALO ALTO, CA

DATA AS OF 12.31.15

\$1.9B
ASSETS

55,221
MEMBERS

4
BRANCHES

10.15%
12-MO SHARE GROWTH

13.32%
12-MO LOAN GROWTH

1.07%
ROA

“The remote environment helps us provide a more consistent member experience by keeping absenteeism at an absolute minimum. If you have a cold or other minor illness, you might not want to get up and drive into an office. But if you can work from home, you are much more likely to do that.”

— NADENE BUSTAMANTE, CONTACT CENTER MANAGER, STANFORD FEDERAL CREDIT UNION



ROBUST TRAINING, TOOLS, AND COMMUNICATION

When CreditUnions.com profiled [Stanford's virtual contact center in 2010](#), the credit union shared details about its robust training plan for all agents, regardless of their intent to work in-office or remotely. The credit union's goal was to make contact center agents independent, knowledgeable, and resourceful. At-home agents were trained thoroughly and given access to the right tools.

The credit union has continued its focus on providing what the contact center staff needs to be successful, and Bustamante notes the technological and communications improvements Stanford FCU has implemented throughout her six-year tenure.

“There has been a renewed focus on internal communications to ensure that the contact center is always up-to-date and prepared to answer members' questions,” Bustamante says. “We all use the same instant messaging system, regardless of where we are located.”

Because of the remote nature of Stanford FCU's contact center, it is critical to have the proper tools available to agents, and now the agents have more direct access than when the contact center first became remote.

“Today, we connect to the credit union just as if we were in the main office,” Bustamante says.

BUSINESS CONTINUITY BONUS

Having agents away from the credit union headquarters has also helped with business continuity. For example, a small plane crashed into power lines within the city of Palo Alto in February 2010. The entire city, including the credit union headquarters and branches, was without power for 10 hours during the work day. The remote contact center, along with Stanford's off-site servers, continued to serve members during that time with little disruption.

BUILDING & MAINTAINING RELATIONSHIPS FROM AFAR

Building and maintaining personal relationships virtually is something the credit union continually works on. The at-home agents visit the credit union headquarters a minimum of three times a year for company-wide meetings. They use this face time to build camaraderie

not only with other Stanford FCU employees but also among the contact center.

“In addition to the in-person meetings we have on-site several times a year, I hold monthly group meetings with my team and a weekly 15-minute touch base call with each of them,” Bustamante says.

The credit union has also been able to retain talent because of the virtual option available in its contact center.

“We had a branch manager who moved to San Diego and thought she had to quit,” Bustamante says. “Because of the contact center, we were able to keep a good employee regardless of her physical location.”

This article appeared originally on Dec. 16, 2013

3 Questions To Consider For At-Home Agents

Credit unions thinking about incorporating in-home agents should carefully consider these three vital questions.

1. What paper do they touch?

If the contact center touches or handles physical paper, the credit union might need to refine those processes before moving agents away from a central location.

2. What is the credit union's infrastructure look like?

Likewise, the credit union must make sure its technological infrastructure is capable of supporting remote employees.

3. Are agents capable of working independently?

Lastly, well-trained staff that is capable of working independently can make the difference between maintaining a traditional in-office environment or transitioning to a remote call center.

Telecommuting Policy & Agreement | Advantis Credit Union

I. Purpose

Advantis Credit Union considers telecommuting to be a viable alternative work arrangement in cases where individual, job and supervisor characteristics are best suited to such an arrangement.

Telecommuting is the partial or total substitution of telecommunications technology for the trip to and from the primary workplace to accommodate a business purpose, employee accommodation or both, without sacrifice to serving our internal and external members.

Telecommuting allows an employee to work at home, on the road, or in a satellite location for all of part of their regular workweek. Telecommuting is a voluntary work alternative that may be appropriate for some employees and some jobs. It is not an entitlement; it is not a company-wide benefit; and it in no way changes the terms and conditions of employment with Advantis Credit Union.

Telecommuting can be informal, such as working from home for a short-term project or on the road during business travel, or formal, as described below. Other informal, short-term arrangements may be made for employees on family or medical leave to the extent practical for the employee and the credit union, and with the consent of the employee's health care provider, if appropriate. All informal telecommuting arrangements are made on a case by case basis, focusing on the business needs of the organization first. Such informal arrangements are not the focus of this policy.

This policy is intended to provide general guidelines for telecommuting at Advantis Credit Union. The use of telecommuting is a business management decision and a means of achieving one or more of the following objectives:

- a. Increased staff morale and productivity
- b. Reduced costs associated with turnover, attrition, and absenteeism
- c. Reduced business overhead and occupancy expenses

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II. Telecommuting Agreement

All telecommuting decisions will be made in the best interest of the Credit Union and will take into consideration each individual employee's situation. Any employee that desires to telecommute must sign the Telecommuting Policy & Agreement. Any telecommuting agreement made will be on a 90-day trial basis and may be discontinued by the employer at any time. Approving, continuing or terminating a telecommuting agreement will be at the sole decision of management.

III. Terms of Employment

The telecommuting employee understands that the Telecommuting Agreement is not a contract of employment and does not provide any contractual rights to continued employment. It does not alter or supersede the terms of the existing employment relationship. Work products developed or produced by the telecommuting employee while telecommuting remain the property of Advantis Credit Union.

All policies, procedures, guidelines, and job performance standards governing employees of the Credit Union shall also apply to employees participating in the Telecommuting Program.

IV. Eligibility Requirements:

- a. 12 months of regular employment.
- b. Current and historic ranking of “fully successful” as indicated by performance appraisal.
- c. No regular, face-to-face, internal or external member contact, or regular, face-to-face contact with other employees. Any deterioration in service to members or other employees will cause the telecommuting agreement to be terminated.
- d. The telecommuting employee’s absence from work location will not create a hardship on other employees.
- e. The employee must exhibit the ability to work independently with little or no supervision, self-motivation, self-discipline, and excellent time-management and organizational skills.

V. Scheduling and Time Records

The telecommuting employee must adhere to strict accountability standards to justify approval of telecommuting requests. The employee’s work schedule will be set by the employee’s immediate supervisor and the employee must be available during such times via telephone and email. The employee will not schedule personal activities during the times he or she is normally scheduled to work in the office. Each employee will be required to report to their Supervisor at the start of their shift and log all hours worked into the electronic time and attendance system. Failure to report will be considered as a “No Call No Show” and documented as such. Non-exempt employees will be required to record and report all hours worked.

The employee must notify his or her supervisor if he/she leaves the remote office during regularly scheduled hours. If the telecommuting employee is eligible for overtime compensation, the employee shall obtain prior authorization by email before working said hours. The telecommuting employee shall accurately report all work time to the Credit Union in accordance with employee policies.

Supervisors should ensure a sufficient on-site presence is maintained to ensure effective communication with supervisors and co-workers. The telecommuting employee must be available and willing to report to the office as needed, at the supervisor’s request or for required meetings and training events.

VI. Equipment

As determined by the telecommuting employee's supervisor and the Information Technology department, some items may be provided by the credit union. Items provided by the credit union are to be used for business purposes only. If items have been provided by the credit union for the employee, they will be maintained by the credit union, will be treated as belonging to the credit union and will be returned to the credit union as soon as practicable upon termination of employment or the telecommuting agreement, whichever occurs first. The employee should sign an inventory of all equipment and agree to take appropriate action to protect the items from damage or theft. After the equipment has been delivered, a designated representative of the Credit Union will visit the employee's home to inspect for possible work hazards and suggest modifications. Repeat inspections will occur on an as-needed basis.

Equipment supplied by the employee, if deemed appropriate by the credit union, will be maintained by the employee. The credit union reserves the right to make determinations as to appropriate equipment, subject to change at any time. The Credit Union assumes no responsibility for damage, repair or loss of the employee's personal equipment.

The Credit Union will supply the employee with a shredder and appropriate office supplies for successful completion of job responsibilities.

VI. Security and Privacy of the Office Environment

Business work must be performed in an area that is reasonably free from outside distractions and is ergonomically sound. Proprietary credit union information must be protected through the proper use of locked filing cabinets, password protected documents, CD back up, etc. All paper containing credit union information must be shredded before throwing it away.

Depending upon the level of access needed to the credit union's network or confidential member information, additional restrictions will apply based on each individual situation.

Advantis Credit Union reserves the right to visit the remote location to determine whether the site is conducive for telecommuting and meets appropriate security and safety guidelines. The employee must give consent to Advantis Credit Union to have access to the remote location. The telecommuting arrangement is strictly conditioned on this consent.

VII. Advantis Credit Union Property and Equipment

As determined by the telecommuting employee's supervisor and the Information Technology Department, some items may be provided by the credit union. Advantis-owned resources may be used only for credit union business. The telecommuting employee is responsible for ensuring all items are properly used.

The telecommuting employee agrees to take reasonable steps to protect Credit Union property from theft, damage or misuse. This includes maintaining data security and record confidentiality to at least the same degree as required when working at the office. The telecommuting employee may not duplicate Credit Union owned software and will comply with the licensing agreements for use of all software used by the Credit Union. Depending on the circumstances, the telecommuting employee may be responsible for any damage to or loss of credit union property.

Items provided by the credit union will be maintained by the credit union. In the event that the credit union property needs repair or servicing, the telecommuting employee is required to notify Advantis Credit Union. The credit union will decide when, where and how to repair the equipment. The employee may be requested to bring the equipment into the credit union or the Credit Union may visit the telecommuting employee's home or dispatch repair persons to the remote location.

The telecommuting employee agrees to return in good working order and in a timely fashion all credit union-owned items used at the alternate worksite upon request or if the Telecommuting Agreement is discontinued for any reason. If legal action is necessary to regain possession of credit union-owned property, the telecommuting employee agrees to pay all costs of suit incurred by the credit union, including attorneys' fees, if the credit union prevails.

The telecommuting employee authorizes and consents to the credit union deducting the costs of any credit union-owned property from any wages or other compensation otherwise payable to the telecommuting employee if the employee fails to return such property to the credit union.

IX. Expenses paid by Advantis Credit Union

The employee will pay all utility costs incurred at the remote work location. The credit union will reimburse telecommuting employees for the following expenses:

- a. **Internet Connection.** For telecommuters / remote users who are regularly scheduled to work remotely at least 60 hours per month, Advantis will reimburse the employee for the actual cost of the high speed internet connection, not to exceed \$60 per month.
- b. **Phone/Fax line for business.** If a phone/fax line for Advantis business is required for the employee to fulfill his/her job responsibilities, the cost of the basic service for the dedicated phone line will be paid for by Advantis at actual expense, not to exceed \$50 per month. Additional features not required for the job will not be reimbursed (i.e. call forwarding, caller ID, etc.)
- c. **Cell/Smart Phone.** Advantis provide a cell/smart phone for telecommuting employees if they are required to use a cell/smart phone in lieu of a land phone/fax line.

X. Injuries

Employee shall notify the credit union immediately of any injuries incurred while at their telecommuting work location and in conjunction with their regular work duties are normally covered by the Credit

Union's workers' compensation policy. Employee shall be liable for injuries to third parties and/or members of the employee's family for injuries sustained on employee's premises. We are not responsible for injuries that occur in the at-home office during non-working hours.

XI. Dependent Care

The Telecommuting Program is not intended to permit the employee to become a caregiver to minor or adult dependents. Employees participating in the Telecommuting Program must make alternative arrangements for care during scheduled work hours.

Telecommuting Agreement follows on next page.

XII. Telecommuting Agreement for (Insert Employee Name).

By signing this Agreement, **(insert employee name)** certifies that s/he has reviewed, understands and agrees to abide by all provisions of the Telecommuting Policy and agrees to the following:

Schedule:

Day	Hours	Telecommuting Location or Advantis Office
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Please Initial:

I expressly acknowledge that I cannot rely or take actions in reliance upon any particular duration of the permission to work at home. I have read and will comply with this policy and all other related remote access agreements I have signed.

Describe the work area of your home office (room, approx. size, etc.)

In establishing the home office work area, I have determined that all common safety practices have been followed and that this area provides a safe work environment for me and any visitors. I have provided Advantis with a copy of my homeowner's insurance policy that pertains to my home office work area.

This agreement may be terminated at any time by the employee or Advantis Credit Union. Any Advantis equipment will be returned within 24 hours of the termination of telecommuter status.

Employee's Signature	Date
Supervisor's Signature	Date
VP of Department's Signature	Date
Human Resources Signature	Date