

MEMORANDUM OF AGREEMENT

BETWEEN:

Community Savings Credit Union
(hereinafter referred to as the "Employer")

PARTY OF THE FIRST PART

AND:

MoveUP, Local 378 of the Canadian Office and Professional Employees Union
(hereinafter referred to as the "Union")

PARTY OF THE SECOND PART

WHEREAS:

- A. The Parties are bound to a Collective Agreement effective from July 1, 2018, year through June 30, 2022 (the "Collective Agreement").
- B. The Parties have engaged in collective bargaining to reach an agreement to renew the Collective Agreement.

THEREFORE:

- 1. The Parties agree that the Collective Agreement is renewed for a term of four years from July 1, 2018 to June 30, 2022 with the changes set out in the Memorandum of Agreement subject to the following conditions.
- 2. The Parties agree that this Memorandum of Agreement is subject to ratification by the Parties' respective principals.
- 3. The Parties agree to recommend this Memorandum of Agreement, without reservation, to their respective principals.
- 4. The changes to the Collective Agreement contained in this Memorandum of Agreement will be effective from July 1, 2018 unless specifically stated otherwise.
- 5. All items not addressed herein will be considered withdrawn on a without prejudice basis.

6. Any amendment to this Memorandum of Agreement must be confirmed in writing by both Parties.
7. The Parties agree that this Memorandum of Agreement is, to this date, the entire agreement between the Parties with respect to collective bargaining for the renewal of a Collective Agreement.
8. If this Memorandum is ratified, the Union agrees to provide the Employer with a draft copy of the resultant Collective Agreement both in "hard-copy" and digital form within thirty (30) calendar days of the date of completion of the ratification vote and the Employer shall thereafter have fifteen (15) calendar days within which to respond to the draft Collective Agreement provided by the Union. The Parties agree the objective will be to have a finalized Collective Agreement within sixty (60) calendar days of the date of completion of the ratification vote.

Signed at Surrey, B.C. this 1 day of June, 2018

Cam Gillett
UBA

FOR THE EMPLOYER

Alvaro
[Signature]

FOR THE UNION



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP01	HK-01	<i>Amend Union Name throughout Collective Agreement</i>	

Delete "Canadian Office and Professional Employees Union Local 378" and replace with "MoveUP (Canadian Office and Professional Employees Union, Local 378)"

Delete "COPE 378" references and replace with "MoveUP"

E&OE

Signed off this 29 day of May 2018

For the Union

[Signature]
[Signature]
[Signature]

For the Employer

[Signature]
[Signature]



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP02	HK-02	<i>Amend Sections to Sub-Articles throughout Collective Agreement</i>	

Rename all references to "Section" to "Article" throughout the Collective Agreement

ARTICLE 1 — PURPOSE

Section 1 —

1.01 The purpose of this Agreement is to maintain a harmonious relationship between Community Savings Credit Union and its employees; to define clearly the hours of work, rates of pay and conditions of employment, to provide for an amicable method of settling differences which may from time to time arise, and to promote the mutual interest of the Employer and its employees and in recognition whereof the Parties hereto covenant and agree as follows:

Section 2 —

1.02 Neither the Union nor the Employer in carrying out their obligations under this Agreement shall discriminate in matters of hiring, training, promotion, transfer, layoff, discharge or otherwise because of race, colour, creed, national origin, age, sex or marital status.

E&OE
Signed off this 29th day of May 2018

For the Union
[Signature]
[Signature]
[Signature]

For the Employer
[Signature]
[Signature]
[Signature]

Number	Article Affected	Date
UPO3	Article 8	

Section 2

Regular full-time employees shall earn paid vacations in accordance with the following entitlements:

- (a) During the first (1st) vacation year of employment, an employee shall earn a paid vacation entitlement of one (1) working day for each month or major portion of a month worked, up to a maximum of ten (10) days.
- (b) Second vacation year – fifteen (15) working days;
- (c) Third (3rd) vacation year – sixteen (16) working days;
- (d) Fourth (4th) vacation year – seventeen (17) working days;
- (e) Fifth (5th) vacation year – nineteen (19) working days;
- (f) Sixth (6th) vacation year – twenty (20) working days;
- (g) Seventh (7th) vacation year – twenty-one (21) working days;
- (h) Eighth (8th) vacation year – twenty-two (22) working days;
- (i) Ninth (9th) vacation year – twenty-three (23) working days;
- (j) Tenth (10th) vacation year – twenty-four (24) working days;
- (k) Eleventh (11th) vacation year – twenty-five (25) working days;
- (l) Twelfth (12th) vacation year – twenty-six (26) working days;
- (m) Thirteenth (13th) vacation year – twenty-seven (27) working days;
- (n) Fourteenth (14th) vacation year – twenty-eight (28) working days;
- (o) Fifteenth (15th) vacation year – twenty-nine (29) working days;
- (p) Sixteenth (16th) vacation year – thirty (30) working days.

~~Employees may make selection in blocks of full weeks only.~~

Section 3

The Employer shall post a vacation list on the first working day in January each year and employees shall select their vacation period by February 15th. Not later than February 28th, the Employer shall notify employees whether or not the vacation periods selected are approved.

Employees are required to fully select their vacation by February 15th, but requested changes after approval would not be unreasonably denied.

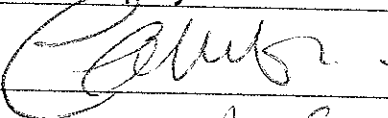


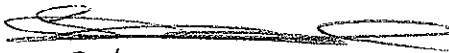
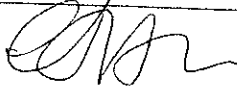
Section 4

Senior employees shall be given preference in the selection of vacation periods. Employees make selections in blocks of full weeks. Employees who wish to take their vacation in broken periods may do so subject to the following conditions:

Employees shall select their vacation periods in order of seniority as defined in this Agreement. However, only one (1) vacation period shall be selected by seniority until all employees in the signing group have had the opportunity to select one (1) vacation period. Subsequently, those employees who have chosen to take their vacations in two (2) or more separate periods shall select the second (2nd) and subsequent periods in order of seniority for each selection. Part-time employees select by seniority, with full-time employees.

EO&E

Signed 30 day of May 20 18

For Employer	For Union
	
	
	



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP04	HK-04 Article 13 Section 5	<i>Amend</i>	

ARTICLE 13 -- LAYOFF and RECALL

Section 5

- (a) Notice of recall to an employee on the recall list shall be sent by registered mail to the employee's last known address. An employee on the recall list may be bypassed when the employee fails to respond to the notice within five (5) calendar days of receiving it. However, an employee who is prevented from responding to a recall notice because of illness or other reason beyond the employee's control shall not lose such rights thereby, ~~ut~~ **but** such employee may be bypassed for the position available.
- (b) An employee bypassed as provided above will remain on the recall list for the remaining recall period.

E&OE

Signed off this May 29 day of May 2018

For the Union

A. Gaud
[Signature]
[Signature]

For the Employer

Car Gillette
[Signature]
[Signature]



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP05	HK-05 Article 14 Section 3	<i>Amend</i>	

ARTICLE 14 — SENIORITY

Section 3

Except as otherwise provided in this Agreement, an employee who leaves the bargaining unit and subsequently returns will be considered a new employee from the date of rejoining the Union for purposes of seniority credit.

~~Effective date of ratification, any~~ **Any** employee who is temporarily promoted out of the bargaining unit shall have their seniority suspended.

E&OE
Signed off this 27 day of May 2018

For the Union

A. Gallo
[Signature]
[Signature]

For the Employer

Carla Gilbert
[Signature]



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP06	HK-06 Article 14 Section 8	<i>Amend</i>	

ARTICLE 14 — SENIORITY

Section 8 Part-Time Regular Employees

Effective ~~December 31, 2000~~, part-time **Part-time** employees shall be placed on the seniority list at a place commensurate with their accrued hours of service (including vacation time). This list shall be updated from time-to-time to reflect subsequent service for all employees.

E&OE
Signed off this 29 day of may 2018

For the Union

A. Yaw
[Signature]
[Signature]

For the Employer

Con Gilman
[Signature]



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP07	HK-07 Appendix B Section 10	<i>Amend</i>	

APPENDIX "B"
SYSTEMS DEPARTMENT

Section 10 **Pager Pay Stand By Duty**

A premium for ~~pager~~ **Stand By** duty equal to one (1) hours pay for each day that the person is required to carry the ~~pager~~
Shift Premium — Effective July 1, 1996

- (a) For time worked between 17:30 hours (5:30 p.m.) and 08:00 hours (8:00 a.m.) Monday through Thursday, the following premium will apply — \$1.00 per hour.
- (b) For time worked between 18:30 hours (6:30 p.m.) Friday and 08:00 hours (8:00 a.m.) Saturday, the following premium will apply — \$1.00 per hour.
- (c) For time worked between 15:30 hours (3:30 p.m.) Saturday and 08:00 hours (8:00 a.m.) Monday, the following premium will apply — \$1.25 per hour.

E&OE
Signed off this 29 day of may 20 18

For the Union

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[Handwritten signature]

For the Employer

[Handwritten signature]

[Handwritten signature]



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP09	Article 2 Section 1	<i>Amend</i>	

ARTICLE 2 — UNION SECURITY and RECOGNITION

Section 1

~~This Agreement shall apply solely to employees in the bargaining unit for which the Union is certified.~~

"The Employer recognizes the Union as the sole bargaining authority for all employees in its offices within the jurisdiction of the Canadian Office and Professional Employees Union Local 378, hereinafter referred to as "MoveUP", and within the classifications of office and clerical workers listed in Appendix "A" or within such new classifications as may from time to time be agreed and established by the Parties. It is expressly agreed that this agreement shall not apply to any elected or appointed officer, business agent or representative of the Employer."

E&OE
Signed off this 29th day of May 20 18

For the Union

[Signature]
[Signature]
[Signature]

For the Employer

[Signature]
[Signature]

Number	Article Affected	Date
UP10		31MAY2018


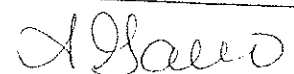


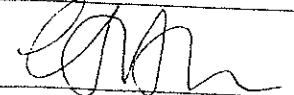
Section 4 Part-Time Regular

- (a) An employee hired to work regular hours or days on a continuing basis but who works fewer than the normal working hours in a month. These employees shall be covered by all conditions of this Agreement. Benefit Plans and Sick Leave - included in wage rates, see Appendix "A-2".
- (b) A part-time regular employee hired on a regular full-time basis who has not completed a sixty (60) working day probationary period in the position applied for will be required to complete the probationary period.
- (c) For the purposes of this Agreement as it applies to part-time employees, sixty (60) working days is equivalent to three (3) months, one hundred (100) days is equivalent to six (6) months and two hundred (200) days is equivalent to one (1) year.
- (d) Schedules for part-time employees will be posted as follows:
 - i) the employer will post all part-time positions showing the days and hours for each week that is required as per Article 12, Section 3.
 - ii) postings will be: maximum 5 days per week — maximum 30 hours per week.
 - iii) the employee will not be able to split the posting, they must take the full posting.
 - iv) the posting may be in two different branches during the week.
 - v) any employee that is unable to work any of the posted shifts will be laid-off and if they wish, may be placed on the recall list for one year.
 - vi) any unscheduled days or hours available shall be referred to regular part-time employees to a maximum of 5 shifts or 35 hours per week and any remaining hours shall be referred to casual employees based on the ability to do the job and seniority, in that order.

- vii) if the part-time employees in the branch do not wish to work additional hours, then it would be offered system wide based on ability to do the job and seniority, in that order.
- viii) part-time employees would be required to advise the Human Resources Department if they would like additional days and hours. They must be specific in what they would like.
- ix) any changes to existing postings will be posted as required.
- x) the Systems department postings will be exempt from this section.
- ~~xi) this clause is to be effective January 15, 2001.~~

EO&E

Signed 31 day of May 2018

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

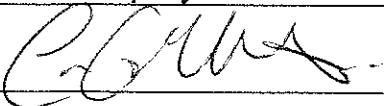
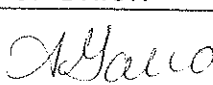

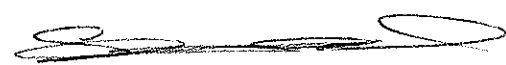

Number	Article Affected	Date
CSCU1	Article 5 – Section 1	May 30/18

Probationary Period

All employees shall be considered probationary for the first ~~sixty (60)~~ ninety (90) working days of employment.

EO&E

Signed 30 day of May 20 18

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

Number	Article Affected	Date
CSCU2	Article 6	May 30/18

Work Day

Community Savings Credit Union and Union agree to modify standard branch operational hours to:

Monday to Friday Branches

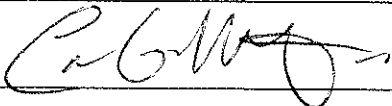



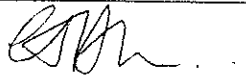
- 9:20 - 5:10 Monday – Thursday
- 9:30 - 6:10 Friday

Tuesday to Saturday Branches

- 9:15 – 5:15 Tuesday – Thursday
- 9:15 – 6:15 Friday
- 9:15 – 3:15 Saturday

EO&E

Signed 30 day of May 20 18

Community Savings Credit Union	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

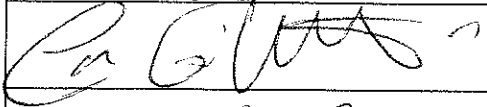


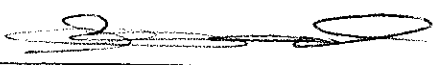

Number	Article Affected	Date
UP11	Article 6 - Hours of Work and Overtime	30 may 18

Section 1

(e) **Reporting at Non-Regular Centre:** If an employee is required to report for their regular day's work at a centre other than their regular headquarters, mileage at the appropriate rate will be paid to and from that location, less the amount of mileage normally taken by the employee to travel to and from their regular headquarters. Reasonable parking costs shall be reimbursed upon receipt.

EO&E

Signed 30 day of may 2018

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

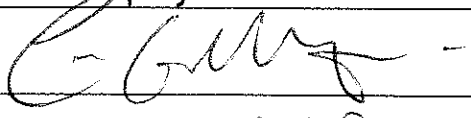

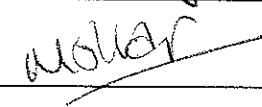
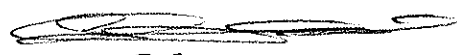
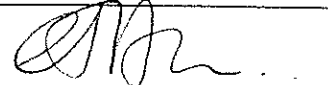
Number	Article Affected	Date
CSCU8	Article 7 Section 1	May 30 18

Section 1 (b) Three (3) Floating Days *

These additional guaranteed holidays to be taken at a time mutually agreeable between Employer and employee. Floating days may be split into two (2) half days. A half day is considered a four (4) hour day with one (1) fifteen (15) minute paid break.

EO&E

Signed 30 day of may 20 18

For Employer	For Union
	
	
	

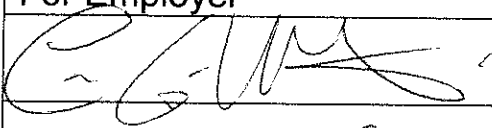
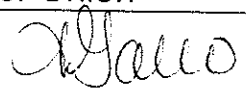


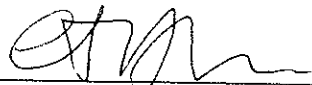
Number	Article Affected	Date
CSCU8	Article 8 Section 5	31May2018

Section 5

- a) Full Time Employees with three (3) weeks vacation entitlement or more shall be entitled to bank up to a maximum of one (1) week vacation and must take the banked vacation in the following year. Employees shall notify the Employer by April 15th of the year the vacation is earned.
- b) Part Time Employees shall be entitled to carry up to a maximum of five (5) days of accrued vacation pay and must use the banked vacation pay in the following year.

EO&E

Signed 31 day of may 20 18

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

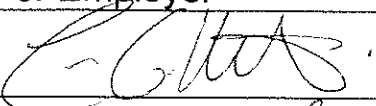
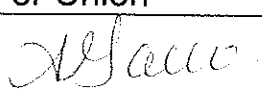
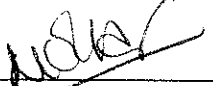

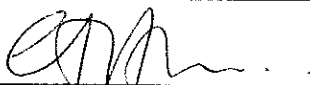
Number	Article Affected	Date
UP14	Article 9. Section 1	May 30 18

Article 9 Section 1 (a)

Leave of absence without pay will be granted to employees for the purpose of attending the Union's business **or a bargaining unit employee serving as a Trainee Union Representative** providing the Employer's work requirements will allow for such leave. The Union will request such leave by giving the Employer at least five (5) days notice.

EO&E

Signed 30 day of May 20 18

For Employer	For Union
	
	
	



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP15	Article 9 Section 3	<i>Amend</i>	

ARTICLE 9 – LEAVE OF ABSENCE

Section 3 Bereavement Leave

- (a) In case of death in the immediate family of a full-time or part-time regular employee, the employee shall be granted leave of absence without loss of pay for up to five (5) consecutive days, for immediate family.

Immediate family are: spouse, mother, father, sister, brother, children, foster children, step parents and step children.

In the event of the death of the immediate family, one (1) of the days mentioned above may be taken on the day of the burial/wake/ceremony.

- (b) In case of death of other family members, the employee shall be granted up to three (3) consecutive days leave of absence without loss of pay and up to five (5) days where travel warrants it, i.e.: one (1) day travel and one (1) day additional.

agreed

Other family members are: ~~mother-in-law, father-in-law, grandparents and grandchildren, father-in-law, mother-in-law, grandparent, grandchild, or legal guardian. The Employer may at its discretion grant further bereavement leave, contingent on the circumstances.~~

In the event of the death of the other family member, one (1) of the days mentioned above may be taken on the day of the burial/wake/ceremony.

- (c) For any relatives not mentioned in the above Sections, to be entitled up to one (1) day leave to attend a funeral without loss of pay.

The leave of absence will not be charged against paid sick leave or annual vacation entitlement.

E&OE
Signed off this 29 day of May 2018

For the Union

[Handwritten signatures for the Union]

For the Employer

[Handwritten signatures for the Employer]



(Canadian Office and Professional Employees Union, Local 378)

Community Savings Credit Union
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: May 7, 2018	Time:
UP17	Article 9 Section 9	NEW	

ARTICLE 9 — LEAVE OF ABSENCE

Section 9 Transition Leave

An employee who provides a certificate from a medical practitioner confirming that the employee requires a leave of absence in order to undergo the medical or non-medical procedure(s) related to a physical and/or emotional change from one gender to another shall be granted a leave of absence without loss of service or seniority and will be eligible for sickness and accident coverage while absent. Standard STD/LTD coverage will apply in accordance with provincial legislation and the current insurance policy/coverage at that time.

E&OE
Signed off this 29 day of May 2018

For the Union

For the Employer

Number	Article Affected	Date
UP18	Article 10 Benefit Plans and Sick Leave	May 31 18

ARTICLE 10 — BENEFIT PLANS and SICK LEAVE

Section 1

(a)

i) All full-time and part-time regular employees regularly scheduled to work sixty (60) hours per month or more shall become entitled to coverage for:

- Medical
- Dental
- Extended Health, and
- Employee and Family Assistance Program

All full-time and part-time regular employees regularly scheduled to work an average of fourteen (14) hours per week (which would mean sixty (60) hours per month or one hundred and eighty-two (182) hours per quarter) or more shall become entitled to coverage for:

- Basic Life Insurance
- Optional Life Insurance, and
- Accidental Death & Dismemberment Insurance

All full-time and part-time regular employees regularly scheduled to work a minimum of fourteen (14) hours per week or more shall become entitled to coverage for:

Short Term, and
Long Term Disability

If you do not maintain the minimum required work hours, you will not be eligible for disability benefits.

The above benefits to be administered by BC Credit Union Employee Benefits Trust, or equivalent. (Details of the Plans are contained in brochures provided by the Employer).

ii) For the purpose of coverage of common-law spouses, the partners must have lived together for a term of one (1) year. Where any marital relationship is terminated, where they are no longer living together, the spouse is no longer an eligible dependant and coverage must be cancelled.

iii) Medical Plan

On the first (1st) of the month following starting date of employment.

iv) All Other Plans

On the completion of the sixty (60) working days probationary period.

(b) The Employer shall pay one hundred (100%) per cent of the premiums for any of the following plans for which the employee is enrolled:

- i) Medical Services Plan of BC.
- ii) Extended Health Benefit Plan.
- iii) Dental Plan.

Wage Indemnity and long-term disability remain as 100% employee paid.

~~(c) Eye care~~

~~Upon presentation of receipts for examinations, eyeglasses, frames and/or contact lenses up to three hundred dollars (\$300.00) per each twenty four (24) month period in excess of the amount covered by the existing plan will be reimbursed. This reimbursement applies only to the employees and not their families.~~

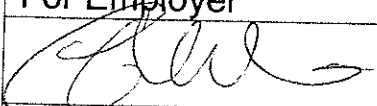
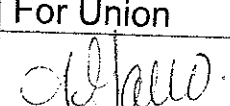
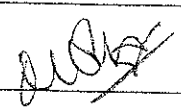
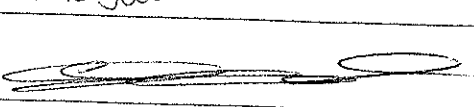
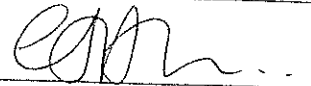
~~(d) Chiropractic~~

~~Upon presentation of receipts for chiropractic treatment/assessment up to one hundred dollars (\$100.00) each calendar year in excess of the amount covered by the existing plan will be reimbursed. This reimbursement applies only to employees and not their families.~~

(c) All employees shall receive a Health Care Spending Account (HCSA) in the amount of three hundred dollars (\$300) per calendar year which may be spent on health or dental benefits as determined and adjudicated by the benefit provider.

EO&E

Signed 31 day of may 20 18

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

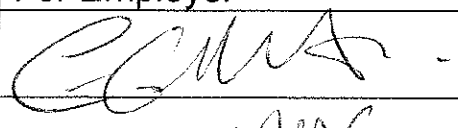

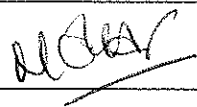
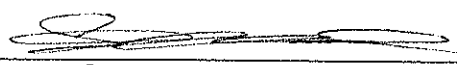

Number	Article Affected	Date
UP19	Article 10 Section 2	

Sick Leave

(d) The employee, upon request of the employer, shall provide proof of illness which involves paid leave. The employer will reimburse the reasonable cost of up to two (2) medical certificates (doctor's notes) annually.

EO&E

Signed 30 day of may 20 18

For Employer	For Union
	
	
	

Number	Article Affected	Date
UP20	Article 10 Benefit Plans and Sick Leave	May 31, 2018

Section 3 ~~Pensions~~ Retirement Plan

(a) Full-time and Regular Part-Time Employees

~~Effective July 1, 2013 the Employer agrees to pay eleven (11%) percent of the employee's monthly salary into a Registered Retirement Savings Plan for each month worked, commencing upon completion of the probationary period.~~

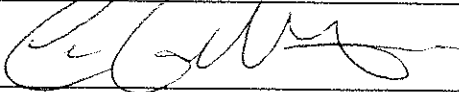


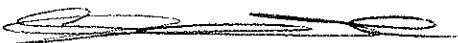

Effective July 1, 2018 the Employer agrees to pay twelve (12%) percent of the employee's monthly salary into a Registered Retirement Savings Plan for each month worked, commencing upon completion of the probationary period.

Effective July 1, 2019 the Employer agrees to pay twelve (12.5%) percent of the employee's monthly salary into a Registered Retirement Savings Plan for each month worked, commencing upon completion of the probationary period.

Effective July 1, 2020 the Employer agrees to pay twelve (13%) percent of the employee's monthly salary into a Registered Retirement Savings Plan for each month worked, commencing upon completion of the probationary period.

EO&E

Signed 31 day of may 2018

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

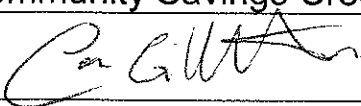

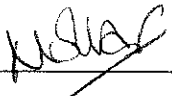

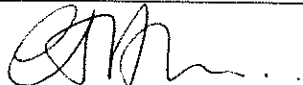
Number	Article Affected	Date
CSCU3	Article 12	May 30, 18

Section 1 (b)

Upon completion of probation, an employee may bid on vacant positions that may involve a promotion, lateral transfer or a lower classification.

EO&E

Signed ^{at} ~~May~~ 30 day of May 20 18

Community Savings Credit Union	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

Number	Article Affected	Date
UP24	Article 16 - Section 11	May 30, 18

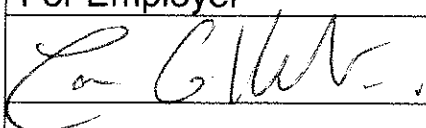

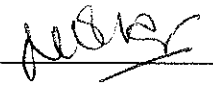
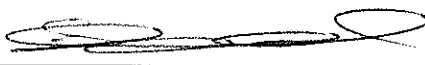
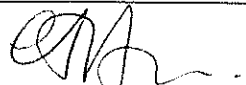
Surrey Branch Parking:

The Employer agrees to provide three (3) parking passes at no cost to the employees. One (1) pass will be for the use of the the Centralized Lending Department and two (2) passes for the use of the Surrey Branch employees.

The Employer will work with the Landlord to source alternative parking options, on an as-needed basis, upon request from the bargaining unit staff.

EO&E

Signed 30 day of May 2018

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

Number	Article Affected	Date
UP26	Article 17 Section 6	31May2018

Section 6 Retirement Pay

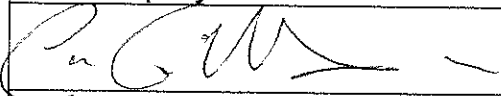
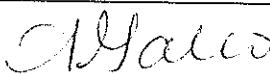
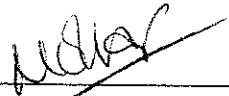


Retirement pay shall be paid to employees upon retirement at the approved retirement ages of 55 ~~60~~ or older, as follows: ~~The amount of retirement pay shall be one (1) week at the employee's current regular salary for each year of service to a maximum of thirteen (13) weeks.~~

- Age 55 – amount of retirement pay shall be one (1) week at the employee's current regular salary for each full year of service to a maximum of 50% of thirteen (13) weeks
- Age 56 - amount of retirement pay shall be one (1) week at the employee's current regular salary for each full year of service to a maximum of 60% of thirteen (13) weeks
- Age 57 - amount of retirement pay shall be one (1) week at the employee's current regular salary for each full year of service to a maximum of 70% of thirteen (13) weeks
- Age 58 - amount of retirement pay shall be one (1) week at the employee's current regular salary for each full year of service to a maximum of 80% of thirteen (13) weeks
- Age 59 - amount of retirement pay shall be one (1) week at the employee's current regular salary for each full year of service to a maximum of 90% of thirteen (13) weeks
- Age 60+ - amount of retirement pay shall be one (1) week at the employee's current regular salary for each full year of service to a maximum of 100% thirteen (13) weeks.

For purposes of succession planning, employees are encouraged to give three (3) months' notice of retirement.

EO&E

Signed ~~AGG~~ 31 day of May 20 18

For Employer	For Union
	
	
	

Number	Article Affected	Date
UP 27	Article 22 – DURATION	31 MAY 2018

ARTICLE 22 — DURATION

Section 1

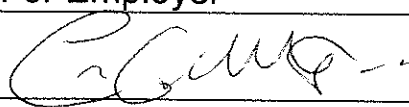

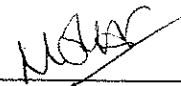


This Agreement will be in full force and effect on and after the 1st day of July 2018 ~~1st day of July 2014~~, to and including the 30th day of June 2022 ~~30th day of June 2018~~, and shall automatically be renewed from year-to-year thereafter unless either Party serves written notice of termination upon the other Party hereto, at least ninety (90) days prior to the 30th day of June 2022 ~~30th day of June 2018~~, or ninety (90) days prior to the 30th day of June in any year subsequent.

Section 2

It is mutually agreed by the Parties to exclude from this Agreement the operation of Section 50(2) and 50(3) of the Labour Relations Code.

EO&E

Signed 31 day of may 20 18

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

Number	Article Affected	Date
UP28	Appendix A	31 May 2018

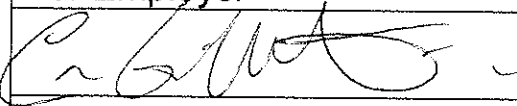
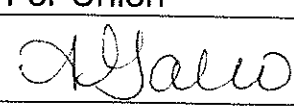
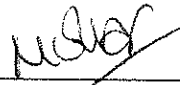
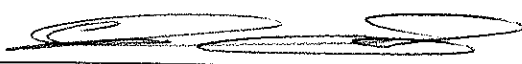

APPENDIX A - CATEGORIES, JOB TITLES AND HOURLY RATES

4 Year Term

Wage increase Y1: 2.75% Y2: 2.75% Y3: 2.5% Y4: 2.5%

EO&E

Signed 31 day of May 2018

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

Number	Article Affected	Date
CSCU6	Appendix C	May 31 18

Appendix C – Service Charges

Community Savings Credit Union will provide for the following service charges to all employees (permanent full-time and permanent part-time) once their probationary period has been successfully completed. Free service charges will also be provided to temporary **and casual** employees.

Each employee would be entitled to have ~~one~~ **chequing** accounts exempt from service fees for staff and/or staff **chequing** accounts joint with spouse (only). ~~and may chose to have this account joint with another person.~~

Monthly chequing charges – personal chequing	free
Encoded cheque/pre-authorized debits clearing charges	free
ATM transactions at Community Savings Credit Union machines or any ATM with Exchange or Acculink Logo	free
Interac transactions at other Canadian machines	Maximum 4 per month
*personalized cheques	Free
Utility bill payments over the counter on approved list only	Free
1% commission on traditional travelers cheques	Free
1 1/2 % commission on travelers cheques for two	Cost (0.075%)
Stop payments	Free
Official Cheques and CDN & USD Drafts	Free
Direct payment transactions	Free
Staff variable RRSP – withdrawal privileges prior to August 1, 1991	Free (max. 2 per year)
Self directed RRSP annual administration fee	Free
Collabria Visa – various options Credit Union Low Fee MasterCard credit Card with Choice Rewards	Discounted Annual Fee and Interest Rate as noted in the prevailing “Master Services Agreement” between “Collabria Financial Services Inc.” and “Central 1 Credit Union” free
24-hour telephone banking including utility bills	Free
Internet banking including utility bills	Free
Withdrawals from chequing, plan 24, special savings	Free
Transfers from demand accounts	Free

American Express Gift Cheques	At cost of AMEX charge
Global Payment Debit Card	Free
MemberCard with Choice Rewards	Free
Email Money Transfers	Free <i>f NK</i>

*all other service charges apply. Refer to Product Pricing Guide

Employees are entitled to free use of one (1) small safety deposit box, subject to availability (if they wish request a larger box, the employee would pay the difference).

Employees are entitled to up to \$10,000 US cash each calendar year at the staff buy rate providing these funds are for the employee's personal travel use only.

Loan Related Items

Appraisals	Cost
Discharges	Cost
Personal property registry	Cost
Registered residential mortgage modification on principal residence	Cost
Unregistered residential mortgage modification on principal residence	Free

MoveUp ~~COPE 378~~ Union members will be entitled to all benefits under the Union Member Benefits Plan

Regular charges apply to all other transactions.

Personalized Cheques.

Community Savings Credit Union will pay the cost of the least expensive cheques for staff in **standard** quantities of 200 available through the service provider **as well as counter cheques at no cost.**

~~To order cheques for staff, follow the same procedure as for Golden Members except write "STAFF CHEQUING" in the account type box on the order form.~~

EO&E

Signed 31 day of May 2018

For Employer	For Union
<i>[Signature]</i>	<i>[Signature]</i>
<i>[Signature]</i>	<i>[Signature]</i>
	<i>[Signature]</i>



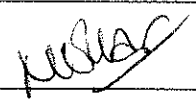

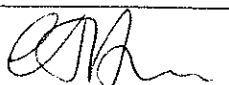
Number	Article Affected	Date
CSCU5	Appendix D	May 30 18

Appendix D – Computer Loans

The employer reserves the right to change the name of the Personal Computer Purchase Plan to the Personal Technology Plan and expand the list to include more devices than home computers.

EO&E

Signed 30 day of may 2018

For Employer	For Union
	
	
	

Number	Article Affected	Date
UP 31	Appendix "D" Staff Loans	31 MAY 18

Eligibility

Any employee applying for a personal loan, line of credit or mortgage benefit will:

- (a) Be a member in good standing in accordance with the Credit Union Act.
- (b) Be a permanent full-time or part-time employee of Community Savings Credit Union. (temporary employees are not eligible)
- (c) Have successfully completed the probation period of employment.
- (d) Must meet Community Savings Credit Union lending requirements.

In the event an employee leaves Community Savings Credit Union, the employee rate on their loan, line of credit or mortgage reverts to the negotiated rate, effective the end of their last month of employment.

If an employee is delinquent more than thirty (30) days on their mortgage or loan payments, Community Savings Credit Union reserves the right to revert the rate back to the contract rate. Once the mortgage or loan payments are made current the rate will be changed back to the preferred rate.

Terms and Conditions of Loans and Lines of Credit

A floating rate loan or line of credit, granted at Community Savings Credit Union's is Prime minus one-half (-1/2%) percent. The maximum loan or line of credit or a combination unsecured is not to exceed fifty thousand (\$50,000.00) dollars. The maximum line of credit secured will be the full amount the employee qualifies for. Staff members must qualify for this type of credit using same criteria applied to member applications.

All documents must be signed at the negotiated rate.

Terms and Conditions for Mortgages

- i) The property being offered as security will be primary resident of the applicant. Community Savings Credit Union will complete one full appraisal for staff at no cost (if required); additional appraisals will be the responsibility of the employee and charged at cost.
- ii) Employees who choose to pay out or refinance their mortgage within the term of the mortgage will be subject to standard pre-payment penalties at the time of the request.

Option 1

Variable Prime Rate minus one-half (-1/2%) percent charged by Community Savings Credit Union or Closed Terms – the lesser of the Posted Rate minus two (-2%) percent or the

Renewal Rate minus point five (.5%) percent for the full amount the employee qualifies for, but the rate never to be below the Government Prescribed Rate.

In the event that an employee is laid off during the term of their mortgage, the employer agrees to maintain the staff rate (as detailed above) for the remainder of the calendar year in which the lay off occurs.

Option 2

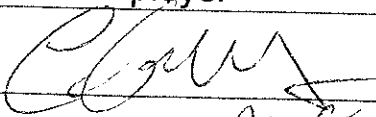

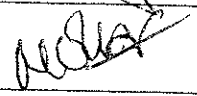
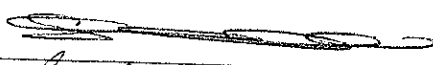
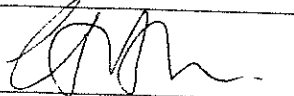
Primeline at Prime minus one-half (-1/2%) percent for the full amount the employee qualifies for. A combination of Option 1 and 2 is permitted up to the full amount that the employee qualifies for. Documents shall be written at the negotiated rate.

Computer Loans

Personal Computer Purchase Plan is available to all employees as per the Community Savings Credit Union policy.

EO&E

Signed 31 day of May 2018

For Employer	For Union
	
	
	

Community Savings

the unions' credit union

Contract Proposals 2018

Number	Article Affected	Date
CSCU4	Appendix E	May 30 / 18

The Registered Retirement Savings Plan has the following features:

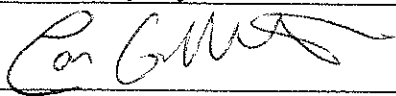

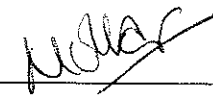
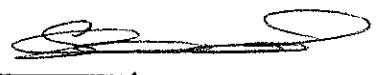

Funds will be deposited to a Community Savings Credit Union's standard variable Registered Retirement Savings Plan and you determine how you wish to invest these funds. Interest is compounded semi-annually. The Rate of Interest will be Community Savings Credit Union's posted variable rate.

~~Employees will earn one half (1/2%) percent premium above posted rates on 1-5 year RRSP terms including the elevator account, but excluding promotions and or bonuses.~~

Proceeds may be used to purchase Mutual Funds administrated by ~~Credentia Asset Management~~ Aviso Wealth Inc. The administration costs are paid by the employee. Contact ~~Financial Services~~ Community Savings Credit Union's Manager, Investment Services for details.

EO&E

Signed 30 day of May 2018

For Employer	For Union
	
	
	

Alicia Gallo

From: Alicia Gallo
Sent: Friday, June 1, 2018 10:38 AM
To: 'Naz Kullar'; Graeme Hutchison; Satwinder Grewal
Cc: Cam Gillett
Subject: RE: HCSA

Hello,

Yes, that is fine. If you could kindly respond to my email about the vacation and send the one about training, it would be appreciated. Shelley is away today but once we have these outstanding items she will be able to get the memorandum to you next week for signature.

Thank you,

Alicia Gallo, Union Representative

w: (604) 299-0378 | d: (604) 473-3859 | Toll Free: | 1-800-665-6838 / MoveUPTogether.ca

Suite 301 - 4501 Kingsway, Burnaby, B.C. V5H 0E5

Headquartered on the unceded territory of the xʷməθkʷəy̓əm (Musqueam), Skwxwú7mesh Úxwumixw (Squamish), Tsleil-Waututh and Qayqayt First Nations.

This message may be subject to legal privilege and is directed only to the intended recipient(s).

MoveUP is a scent free workplace.

usw2009

From: Naz Kullar <NKullar@comsavings.com>
Sent: Friday, June 1, 2018 9:37 AM
To: Alicia Gallo <agallo@moveuptogether.ca>; Graeme Hutchison <ghutchison@comsavings.com>; Satwinder Grewal <sgrewal@comsavings.com>
Cc: Cam Gillett <cgillett@comsavings.com>
Subject: HCSA

Good morning Alicia

I had made note to talk about the timing of the HCSA account and forgot to bring it up yesterday!

We propose that the existing Vision & Chiro benefit be in place until Dec 31, 2018 and the new HCSA become effective Jan 1 2019 as it is based on calendar years.

Once the agreement has been ratified, I will work with the benefit provider on this benefit.


I trust you are in agreement!

Naz

Naz Kullar
Vice President, Human Resources
Community Savings Credit Union

1600-13450 102nd Avenue
Surrey, BC V3T 5X3
Tel: (604) 637-5019
Fax: (604) 586-5156
www.comsavings.com

Credit union members receive unlimited deposit insurance protection through the Credit Union Deposit Insurance Corporation of BC.

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Alicia Gallo

From: Naz Kullar <NKullar@comsavings.com>
Sent: Friday, June 1, 2018 10:45 AM
To: Alicia Gallo
Cc: Graeme Hutchison; Satwinder Grewal; Cam Gillett
Subject: RE: 2018 Additional Vacation Option

Agreed.
Naz

From: Alicia Gallo [mailto:agallo@moveuptogether.ca]
Sent: Thursday, May 31, 2018 6:32 PM
To: Naz Kullar
Cc: Graeme Hutchison; Satwinder Grewal; Cam Gillett
Subject: Re: 2018 Additional Vacation Option

Hello Naz,

Thank you for this. Just to confirm our discussion was that this would continue to be offered where operationally feasible with the option extended to employees with 5 years or more of service.

Regards,

Alicia

Sent via iPhone

On May 31, 2018, at 6:20 PM, Naz Kullar <NKullar@comsavings.com> wrote:

Hi Alicia

As discussed, please see below the email that is sent out to all employees regarding the unpaid vacation option.

Thanks

Naz

From: Naz Kullar **On Behalf Of** Human Resources
Sent: Wednesday, November 29, 2017 5:52 PM
To: .ALLUSERS
Subject: 2018 Additional Vacation Option

We are pleased to offer employees the option of taking additional vacation on an unpaid basis for the 2018 vacation year.

Rather than going without pay during the unpaid vacation, bi-weekly salaries would be reduced over the 26 pay periods in 2018.

If you are ***not carrying any vacation over*** from 2017, and have a minimum of ***10 years service*** with the credit union, and are interested in taking an additional one week of **unpaid** vacation in 2018, please let us know by **Wednesday, December 13, 2017**.

Employees will have the opportunity to select the additional week of vacation once the regular vacation selection process has concluded.

For operational reasons, please discuss this with your Manager as to whether or not this can be accommodated.

If you have any questions, please do not hesitate to call.

Human Resources

Credit union members receive unlimited deposit insurance protection through the Credit Union Deposit Insurance Corporation of BC.



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Alicia Gallo

From: Naz Kullar <NKullar@comsavings.com>
Sent: Friday, June 1, 2018 2:23 PM
To: Alicia Gallo; Satwinder Grewal; Graeme Hutchison
Cc: Cam Gillett
Subject: UP 21 - Training & Cross Training


The employer agrees to discuss training opportunities with employees during their performance reviews on an annual basis. Training opportunities will be offered in a fair and equitable manner in seniority order to individuals who record the area of interest on their personal development plan, provided the employee is fully knowledgeable in their current role.

Naz

Naz Kullar
Vice President, Human Resources
Community Savings Credit Union

1600-13450 102nd Avenue
Surrey, BC V3T 5X3
Tel: (604) 637-5019
Fax: (604) 586-5156
www.comsavings.com

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