

MEMORANDUM OF AGREEMENT

BETWEEN:

V.P. Credit Union Credit Union

(hereinafter referred to as the "Employer")

PARTY OF THE FIRST PART

AND:

**The Canadian Office and Professional Employees Union, Local 378 d.b.a.
MoveUP**

(hereinafter referred to as the "Union")

PARTY OF THE SECOND PART

WHEREAS:

- A. The Parties are bound to a Collective Agreement effective from January 1, 2018 through December 31, 2020 (the "Collective Agreement").
- B. The Parties have engaged in collective bargaining to reach an agreement to renew the Collective Agreement.

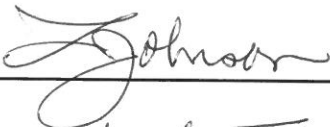
THEREFORE:

- 1. The Parties agree that the Collective Agreement is renewed for a term of three (3) years from January 1, 2018 to December 31, 2020 with the changes set out in the Memorandum of Agreement subject to the following conditions.
- 2. This Memorandum of Agreement ("Memorandum") shall be deemed to include all attachments hereto affixed as Appendix "A".
- 3. Except as specifically amended below and by the attached, all terms and conditions of the Collective Agreement effective from November 17, 2014 through December 31, 2017, including Letters of Understanding or Memorandum of Agreement, shall remain in full force and effect for the renewed term of the Collective Agreement, unless subsequently amended by mutual agreement of the Parties.
- 4. The Parties agree that this Memorandum of Agreement is subject to ratification by the Parties' respective principals. The Employer expressly agrees, however, that the Union shall not be required to conduct any ratification vote with respect to this

Memorandum unless and until the Employer has ratified this Memorandum and advised the Union in writing of its acceptance.

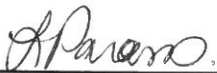
5. The Parties agree to recommend this Memorandum of Agreement, without reservation, to their respective principals.
6. All items not addressed herein will be considered withdrawn on a without prejudice basis.
7. Any amendment to this Memorandum of Agreement must be confirmed in writing by both Parties.
8. 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.
9. 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 ninety (90) calendar days of the date of completion of the ratification vote and the Employer shall thereafter have thirty (30) 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 one-hundred and twenty (120) calendar days of the date of completion of the ratification vote.

Signed at VANCOUVER, B.C. this 15th day of DECEMBER, 2017



LYDIA JOHNSON

FOR THE EMPLOYER





FOR THE UNION

APPENDIX "A"

All sign offs as attached



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: November 7, 2017	Time: 1:15 pm
UP 01	8.3 Version 2	Amend	

8.3 Scheduling of Vacation

a) Entitlement

Other than in the first incomplete calendar year, as of January 1st, each employee shall have one (1) full calendar year's entitlement available to take any time within that calendar year.

b) Minimums

Vacation periods are a minimum of one (1) full week or multiples of a full week. For the purposes of this Article, a week is considered to be the normal business week in operation at the Branch.

c) Broken week

Employees may, at their option, take one week of their vacation entitlement in individual days off. Scheduling of these days will be subject to operational needs. Additional broken vacation may be granted for exceptional circumstances and will be subject to operational needs and management approval.

d) Selection

Regular employees shall select their vacation periods in order of the employee's service date. However, only one (1) vacation period shall be selected 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 separate periods shall select the second and subsequent periods in order of service date. Employees who select vacation time during the time period of January 1st to February 15th will not have the vacation period counted or considered as his/her first selection; however service date will still apply. The employer and employee shall jointly schedule employees' planned absences [vacation, personal days, and/or anniversary two (2) hour recognition] with no more than one employee absent within a department [Loans or Member Services] at any given time.

e) Summer Restrictions

Employees shall only be entitled to take two (2) weeks during the period July 1st to August 31st. An employee may apply for longer periods and if qualified employees are available to replace the employee and if operational requirements

are satisfied, such further vacation time off will be allowed with date of service applying.

f) Deadlines

The Employer will post a vacation schedule by no later than January 15th of each year and the employees shall select all their vacation periods by February 1st. All vacations so selected by this time shall be confirmed by the Employer by no later than February 15th.

g) Late Applications and Changes

Clause (f) above shall not be so construed to imply that vacation not selected by February 1st is to be disallowed; however, such time shall be scheduled subject to operational requirements. Further, it shall not be construed to imply that vacation selected by February 1st cannot be amended at a later date; however such amendments shall be subject to operational needs.

h) Loss of Privileges

If an employee does not book vacation by February 1st, service privileges will not apply.

i) Operational Needs


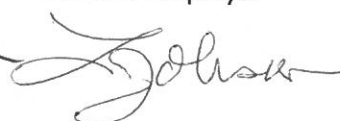
Notwithstanding service privileges, all vacation approval will take operational needs into consideration.

E&OE

Signed off this 27th day of November 2017

For the Union

For the Employer



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: November 6, 2017	Time:
UP 02	8.4	Clarify reference : May 1/15	

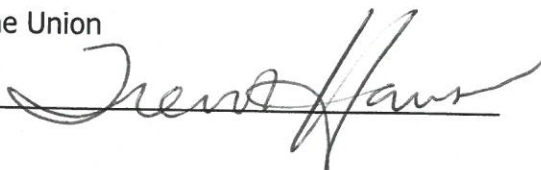
8.4 Banked Vacation

- a) Employees shall be permitted to bank five (5) days of vacation. (May 1/15)
- b) Any banked vacation time must be taken at a time mutually agreeable to the employee and the Employer.

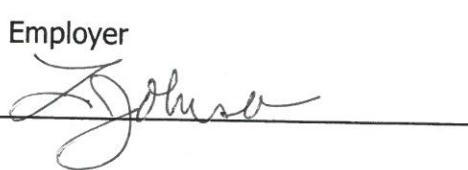
E&OE

Signed off this 21st day of NOVEMBER 2017

For the Union



For the Employer





(Canadian Office and Professional Employees Union, Local 378)

**VP CREDIT UNION
PROPOSALS 2018
Union Proposals (UP Item)**

Union			
Number	Affected Article/MOU	Date: November 20, 2017	Time: 4:40 pm
UP 03 Version 2	8.7	Amend	

8.7 Vacation Entitlement and Pay for Regular Part-Time, Casual and Temporary Employees

- a) Regular part-time and temporary employees shall earn vacation entitlement in the same manner as regular full-time employees. Regular part-time employees will make their vacation selections at the same time as regular full-time employees in order of service date. Temporary employees can make vacation selections only once the vacation selections have been finalized for regular employees and will be based on operational needs and availability.
- b) Pay: Part-time, casual and temporary employees will be paid the appropriate percentage of vacation pay on each pay cheque, based on gross earnings over that period, or if preferred, the equivalent of time off with pay.

E&OE

Signed off this 20th day of NOVEMBER 20 17

For the Union

Juwa Hansen

For the Employer

[Signature]



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: November 7, 2017	Time: 1:15 pm
UP 04	8.10 <i>v.2</i>	NEW	

8.10 Supplementary Vacation Plan

- (a) After completing five (5) or more years of continuous service with the Credit Union, an employee shall, in addition to the regular vacation to which he/she is entitled, become eligible to receive a one-time supplementary vacation with pay each five (5) years, as set forth below:

<u>Years of Service</u>	<u>Days of Supplementary Vacation</u>
<u>5 years</u>	<u>5 days</u>
<u>10 years</u>	<u>5 days</u>
<u>15 years</u>	<u>5 days</u>
<u>20 years</u>	<u>5 days</u>
<u>25 years</u>	<u>10 days</u>
<u>30 years</u>	<u>5 days</u>
<u>35 years</u>	<u>5 days</u>

- (b) The supplementary vacation may be taken in conjunction with the regular vacation to which the employee is entitled. The supplementary vacation shall be taken consecutively and at a time to be agreed upon by the Credit Union and the employee.
- (c) Five (5) days of supplementary vacation pay shall be equal to one (1) week's salary of the employee's job at the time the vacation is taken.
- (d) The supplementary vacation must be taken prior to the employee becoming eligible for his/her next earned period of supplementary vacation provided in section (a).

E&OE

Signed off this 7th day of November 2017

For the Union

[Signature]

For the Employer

[Signature]



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: November 6, 2017	Time: 10:00 am
UP 05	9.1 a&b	Amend	

9.1 Union Business

- a) Leave of absence without pay may be granted to employees for the purpose of attending to Union business with the approval of the Employer or his/her authorized Representative. The Union will request such leave by giving the Employer at least two (2) weeks' notice.
- b) • To facilitate administration of this Article and Articles 3.1 (c) and ~~3.1 (d)~~, when a leave of absence is granted, the Employer will continue the employee's straight-time hourly compensation for his or her regularly scheduled shifts that would have been worked had it not been for the leave. The Union shall, without unreasonable delay, reimburse the Employer for all wages and benefits associated with the leave. An employee granted leave under this Article shall be covered by the applicable provisions of Article 10 and shall otherwise be kept "whole" with respect to seniority, service and vacation accrual and the right to apply for job postings as well as any other "benefit" that may be mandated by Provincial labour law inclusive of the Employment Standards Act as amended.

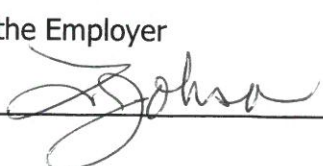
E&OE

Signed off this 6th day of NOVEMBER 20 17

For the Union



For the Employer





(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: November 6, 2017	Time: 10:00 am
UP 06	9.1 c	NEW: Trainee Union Representative	

9.1 Union Business

- a) Leave of absence without pay may be granted to employees for the purpose of attending to Union business with the approval of the Employer or his/her authorized Representative. The Union will request such leave by giving the Employer at least two (2) weeks' notice.
- b) To facilitate administration of this Article and Articles 3.1 (c) and 3.1 (d), when a leave of absence is granted, the Employer will continue the employee's straight-time hourly compensation for his or her regularly scheduled shifts that would have been worked had it not been for the leave. The Union shall, without unreasonable delay, reimburse the Employer for all wages and benefits associated with the leave. An employee granted leave under this Article shall be covered by the applicable provisions of Article 10 and shall otherwise be kept "whole" with respect to seniority, service and vacation accrual and the right to apply for job postings as well as any other "benefit" that may be mandated by Provincial labour law inclusive of the Employment Standards Act as amended.

c) Trainee Union Representatives

The Employer will grant leave of absence to an employee requested by the Union to serve as a Trainee Union Representative, in accordance with the foregoing paragraph, subject to the following conditions:

- (i) the timing of the leave will be subject to departmental operating considerations;
- (ii) the period of absence will not exceed four (4) continuous months, unless otherwise agreed by the Employer;
- (iii) only one (1) such leave will be granted in a twelve (12) month period;

E&OE

Signed off this 6th day of NOVEMBER 20 17

For the Union

For the Employer



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: November 6, 2017	Time:
UP 07	9.04	Amended: Pregnancy/Parental/Adoption Leave	

9.4 Pregnancy/Parental/Adoption Leave

- a) On written request, an Employee shall be granted a leave of absence without pay for parental reasons as follows:
- i) for a parent who takes pregnancy leave in relation to the birth of the child or children with respect to whom the parental leave is to be taken, up to 35 consecutive weeks of unpaid leave beginning immediately after the end of the pregnancy leave taken unless the employer and employee agree otherwise.
 - ii) for a parent, other than an adopting parent, who does not take pregnancy leave in relation to the birth of the child or children with respect to whom the parental leave is to be taken, up to 37 consecutive weeks of unpaid leave beginning after the child's birth and within 52 weeks after that event, and
 - iii) for an adopting parent, up to 37 consecutive weeks of unpaid leave beginning within 52 weeks after that event, and
- b) The Employer may require submission of a birth certificate for the child(ren) of an Employee who is applying for paternity leave prior to the commencement of such leave.
- c) An Employee shall request parental leave at least four (4) weeks in advance of the date of commencement of the leave.
- d) Continuation of Benefits – An Employee while on parental leave shall be entitled to continued full benefit plan coverage and benefits under this Agreement.
- a) ~~Leave of absence in case of pregnancy/parental/adoption leave shall be granted in accordance with Employment Standards Act. Such leave will not affect sick leave entitlement or seniority. All pregnancy/parental/adoption leave requests shall be in writing and show the last day to be worked and the expected date of return to work.~~
- b) e) A regular employee, returning to work after being on pregnancy/parental/adoption leave shall return to his or her former position or to a comparable position.

E&OE

Signed off this 20th day of NOVEMBER 2017

For the Union

For the Employer



(Canadian Office and Professional Employees Union, Local 378)

**VP CREDIT UNION
PROPOSALS 2018
Union Proposals (UP Item)**

Union			
Number	Affected Article/MOU	Date: November 6, 2017	Time: 10:00 AM
UP 08	9.8 NEW	NEW: Transitioning Leave	

9.8 Transitioning Leave

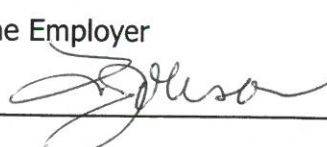
An employee who provides a certificate from a medical practitioner confirming that the employee requires a leave of absence in order to undergo the medical or non-medical procedure(s) related to a physical and/or emotional change from one gender to another shall be granted a leave of absence without 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 6th day of NOVEMBER 2017

For the Union



For the Employer





(Canadian Office and Professional Employees Union, Local 378)

**VP CREDIT UNION
PROPOSALS 2018
Union Proposals (UP Item)**

Union			
Number	Affected Article/MOU	Date: November 6, 2017	Time: 10:00 AM
UP 10	10.3	NEW – MSP Legislation and Premium Costs	

10.3 Premium Costs


- a) With the exception of the Medical Services Plan of British Columbia and Optional Life Insurance, the premium costs for all benefits are paid by the Employer.
- b) Optional Life Insurance premiums are paid 100% by the employee.
- c) The cost of the Medical Services Plan of British Columbia is shared, 50/50, by the employee and the Employer.
- d) Effective January 1, 2017, the cost of the Medical services Plan of British Columbia will be paid 100% by the Employer.

In the event of changes to MSP legislation the parties agree to discuss amending the collective agreement to adapt to those changes with a view to a fair redistribution of savings to elsewhere in the collective agreement.


E&OE

Signed off this 20th day of NOVEMBER 2017

For the Union



For the Employer





(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: December 1, 2017	Time: 11:50 Am
UP 11 Version 2	10.6	Amend	

10.6 RRSP/TFSA (Tax Free Savings Account)

- a) Eligibility
- All regular employees become eligible to participate in the RRSP/TFSA plan after one (1) year of continuous employment.
- b) Contributions
- Employee Contribution
At the time an employee becomes eligible to participate, an employee must contribute five (5%) percent of gross earnings to the RRSP/TFSA program.
 - Employer Contributions
Once an employee is eligible to participate in the RRSP/TFSA plan, the Employer will make contributions as follows:
 - ~~Effective January 1, 2015 the Employer will contribute five and a half (5.5%) percent to each employee's RRSP.~~
 - ~~Effective January 1, 2016 the Employer will contribute six (6.0%) percent to each employee's RRSP.~~
 - ~~Effective January 1, 2017 the Employer will contribute seven (7.0%) percent to each employee's RRSP.~~
 - Effective January 1, 2020 the Employer will contribute eight (8.0%) percent to each employee's RRSP/TFSA.
 - Contributions to the Plan will be effected through payroll deduction each pay period and will be deposited into the employee's individual variable rate RRSP RRSP/TFSA account at VP Credit Union.
 - The employee shall be at liberty to invest in the various options offered by VP Credit Union in its Registered Retirement Savings Plan and Tax Free Savings Account Portfolio.
- c) Withdrawals
- Funds deposited to the employee's RRSP/TFSA are not available for withdrawal unless the employee can demonstrate to the Employer's satisfaction that critical circumstances beyond the control of the employee warrant a withdrawal. Exceptions to the above withdrawal restriction are the Home Buyer's Plan.

E&OE
Signed off this 1st day of DECEMBER 2017

For the Union

For the Employer



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: December 1, 2017	Time: 9:20 AM
UP 13 Version 3	15.5		

15.5 Banking Privileges

- a) The Employer will waive service charges for regular employees for the following products and/services:
- i. Chequing, Silver Shield and Savings Accounts
 - ii. Mortgage Renewals and appraisals
 - iii. Canadian and US Bank Drafts
 - iv. Wire Transfers
 - v. Safety Deposit Boxes (small, one box per employee)
 - vi. Debit Transactions
 - vii. E-transfers
- b) Regular employees will be entitled to purchase US currency at that date's Central 1 Credit Union 'sell' rate, to a maximum of thirty-five hundred (\$3500) dollars in any calendar year.
- c) Notwithstanding the above, employees are responsible for the payment of fees charged to the Employer by third parties for any banking services accessed.
- d) Regular employees shall receive preferred investment interest rates on all investments they have with V.P Credit Union at a rate of 0.25% above posted Founder's Rates.
- e) Regular employees shall be eligible to request a personal line of credit or a short term personal loan from V. P. Credit Union at a rate of Prime plus 1.0%, provided they meet standard credit criteria.

E&OE

Signed off this 1st day of DECEMBER 2017

For the Union

Trevor Hansen

For the Employer

Johnson



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION PROPOSALS 2018 Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: November 21, 2017	Time: 3:34 pm
UP 14 Version 2	17.5	Amend	

17.5 Severance Pay

Severance pay shall be paid to employees on the basis of two (2) weeks' severance pay at the employee's regular salary for every completed year of service, to a maximum of ~~ten~~ thirteen (13) weeks. An employee who chooses to be laid-off and placed on the recall list may elect:

- To terminate during recall period and be paid his/her severance entitlement upon termination.
- To remain on the recall list and be paid severance pay entitlement upon the expiration of the recall period, should they not be recalled.

17.6 Successorship

This agreement shall be binding upon the Parties hereto, their successors, administrators, executors and assignees. In the event the entire operation of the Employer, or any part thereof, is sold, merged, leased, transferred, or taken over by sale, merger, transfer, lease assignment, receivership, or bankruptcy proceeding, or another credit union is set up to perform any of the functions previously performed by any of the Employees covered herein or any of the functions falling within the scope of bargaining unit work, such operation shall continue to be subject to the terms and conditions of this Agreement for the life of this Agreement.

E&OE

Signed off this 21st day of NOVEMBER 2017

For the Union

[Signature]

For the Employer

[Signature]



(Canadian Office and Professional Employees Union, Local 378)

VP CREDIT UNION
PROPOSALS 2018
Union Proposals (UP Item)

Union			
Number	Affected Article/MOU	Date: November , 2017	Time:
			11:59 Am
UP 15	21.1	Amend Duration of Agreement	

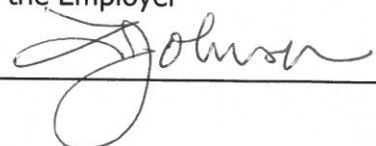
- 21.1 This Agreement shall be in full force and effect from and including January 1, 2018 to and including December 31, 2020, a three (3) year term, and shall continue in full force and effect from year to year thereafter subject to the right of either Party to this Agreement within four (4) months immediately preceding the expiration, or immediately preceding January 1st, in any subsequent year, by written notice to the other Party, to require the other Party to commence collective bargaining with a view to the conclusion of a renewal or revision of the Collective Agreement, or a new Collective Agreement.
- 21.2 The parties agree to the exclusion of Section 50(2) and (3) of the British Columbia Labour Relations Code.

E&OE
Signed off this 1st day of DECEMBER 2017

For the Union



For the Employer





(Canadian Office and Professional Employees Union, Local 378)

**VP CREDIT UNION
PROPOSALS 2018
Union Proposals (UP Item)**

Union			
Number	Affected Article/MOU	Date: November 20, 2017	Time:
UP 16 Version 2	Appendix A	<i>Amend: The Employer shall establish formalized <u>job descriptions</u> for each job listed.</i>	

APPENDIX "A" JOB TITLES AND CLASSIFICATIONS

GROUP I	Teller Student Member Service Representative <u>Level 1</u>
GROUP II	Member Service Representative <u>Level 2</u>
GROUP III	Senior Member Service Representative <u>Level 3</u> Administration Officer Financial Administrator Loans Clerk Receptionist & Mortgage Administrator
GROUP IV	Loans Officer I Senior Member Service Representative
GROUP V	Loans Officer II
GROUP VI	Senior Loans Officer

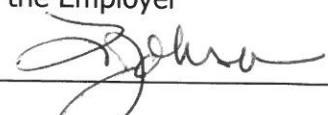
E&OE

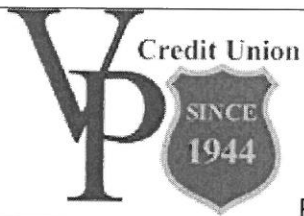
Signed off this 20th day of NOVEMBER 20 17.

For the Union



For the Employer





Proposal Re Wage Scales

December 1 2017

For Collective Bargaining Contract 2018- 2020

Move Up
Union Proposal re Wages for 2018, 2019, and 2020

Propose:

Jan 1 2018 1.75%

Jan 1 2019 2.0%

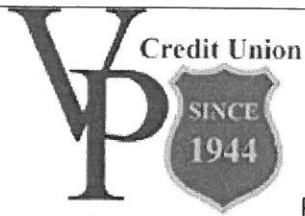
Jan 1 2020 2.25%

Lydia Johnson- For the Employer
General Manager

Date: Dec 1/17

Trevor Hansen- For the Union

Date: DECEMBER 1, 2017



Proposal to Change Graveley Service Hours

December 1 2017

For Collective Bargaining Contract 2018- 2020

Move Up
Union Proposal

Changes to Graveley Branch Hours of Service & Staff Hours of Work Effective Tuesday
Jan 2 2018

As part of the 2018 to 2020 MoveUp Collective Agreement, please note we will change service and staff working hours at the Graveley branch location to match those of the Main office hours.

The purpose of change is primarily for enhanced member service, as well as for consistency for staff hours of work. Specifically the hours of service for both Main office and Graveley Branch will be:

Mon to Fri 8am to 4 pm

These will be the hours of service to our members and also be the same hours staff will work, equaling 35 hrs. per week. Staff will take their normal breaks of 2 X 15 mins each and also be able to take a lunch hour each day.

Lydia Johnson- For the Employer
General Manager

Date: _____

Dec 1/17

Trevor Hansen- For the Union

Date: _____

DECEMBER 1, 2017