



BENEFITS DETAILS

The success of our employees comes first at Graystone Tower Bank, and we realize the importance of offering a comprehensive benefits and compensation package. The following is an overview of our compensation and benefits package which we are proud to offer our employees.

Healthcare Benefits

Employees working a minimum of 30 hours per week are eligible for Medical, Dental, and Vision benefits the first of the month following their date of hire. The Bank shares in the cost of coverage for employees and their dependents for all plans, and the plans are reviewed on an annual basis to ensure we are offering the best plan possible to our employees.

We provide group life insurance and disability coverage to employees at no cost to them. We also offer participation in Dependent Care and Healthcare Flexible Spending Accounts.

401(k)

Graystone Tower Bank provides a 401(k) benefit plan for employee participation. Employees are eligible to participate after meeting plan criteria (i.e. length of service, age, and minimum hours worked). We offer a discretionary employer match which is evaluated and determined on a yearly basis.

Employee Stock Purchase Plan

Employees have the opportunity to supplement their retirement investments through the discounted purchase of company stock.

Incentive/Bonus Plans

Our incentive plans are designed to provide variable compensation opportunities based on both individual and company performance and all employees are eligible.

Educational Opportunities/Tuition Reimbursement

We encourage and support our employees to continue their education related to their banking career while expanding their knowledge and improving job skills.

Promotions

We strive to promote employees from within where possible, taking into consideration the employee's qualifications, past job performance, and length of service.

Employee Assistance Program

We are genuinely concerned for the physical and emotional well-being of our employees and their families. Therefore, we offer an EAP as a way of showing our concern.

Wellness Program

We are pleased to offer a Wellness Program to our employees to show our concern for their physical and emotional health.

Paid Time Off

We offer Paid Time Off to our full and part-time employees.

Family Care Time

We offer family care time which may be used to care for immediate family members.

Bereavement Pay

We offer bereavement pay to our employees in the event of the death of a family member.

Holidays

We observe 10 holidays each calendar year and observe the same holiday schedule as the Federal Reserve Bank. Employees working a minimum of twenty hours per week are eligible for holiday pay.

Jury Duty

We believe that it is the civic duty of our employees to serve on a jury when called or act as a witness when subpoenaed.

Employee Services

We are pleased to provide the following services to our employees:

Free Personal Checking: Employees receive a checking account free of service charges with no charge for basic check designs, certified checks, bank drafts, traveler's checks, cashier's checks, and money orders.

Notary Services: Employees may utilize notary services of an employee who has received notary authority as part of their job duties free of charge.

Free Parking

Where possible, Graystone Bank will provide and maintain parking facilities for our employees.

Community Activities/Involvement

Every officer of Graystone Tower Bank is asked to serve on three community organizations and hold a leadership position in one. We are a company that contributes actively and generously in the communities we serve. Every branch holds an annual community involvement project that benefits their individual community. Employees are permitted to take time off to serve local communities.

Drug-Free Workplace and Pre-Employment Screening

It is imperative to the success of Graystone Tower Bank that we maintain a workplace free of the presence of drugs, alcohol, and other intoxicating substances and free of the impairments associated with drug or alcohol abuse. Employee health, corporate competitiveness, customer service quality, and respect and concern for our employees' safety require that we take an active approach in identifying and addressing suspected or identified substance abuse situations. As such, all employees are required to successfully complete a pre-employment drug screen.