

COLLECTIVE AGREEMENT

GULF & FRASER FISHERMEN'S CREDIT UNION Operating as G & F Financial Group (hereinafter referred to as the "Employer")

And



July 1, 2023 to June 30, 2026

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**BETWEEN: Gulf & Fraser Fishermen's Credit Union,
Operating as G & F Financial Group**
(hereinafter referred to as the "Employer")

Party of the First Part;

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

Party of the Second Part;

ARTICLE 1 — PURPOSE

- 1.1** The purpose of this Agreement is to maintain a harmonious relationship between the Employer and the 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 employees and in recognition whereof, the Parties hereto covenant and agree as follows:
- 1.2** 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 for any reason as provided by under the Human Rights Code, the Employment Standards Act, and any other applicable legislation.

ARTICLE 2 — UNION SECURITY and RECOGNITION

- 2.1** This Agreement shall apply solely to employees in the bargaining unit for which the Union is certified under the *Labour Relations Code of BC* and shall be binding on the Employer and the Union and their respective successors and assigns.
- 2.2** The Employer agrees that all employees covered under this Agreement as a condition of employment, shall, within fifteen (15) days from the effective date of this Agreement, become and remain members of the Union.
- 2.3** The Employer further agrees that all new employees hired subsequent to the effective date of this Agreement, shall as a condition of employment within fifteen (15) days from the date of employment, become and remain members of the Union.
- 2.4** Upon written authorization from the employee, the Employer agrees to deduct Union initiation fees, dues and assessments from the wages of each employee and to transmit the monies so collected to the Union, once monthly, together with a list of employees from whom such deductions have been made.

ARTICLE 3 — UNION REPRESENTATION

3.1 Rights of Job Stewards

The duties and responsibilities of the job steward shall include the following activities:

- (a) Investigation of complaints, grievances, and/or disputes including the making of presentations to management as required.
- (b) Posting notices relating to meetings, dues, health and safety and general Union information on Union bulletin boards.
- (c) Participation in collective bargaining, and/or arbitration proceedings when directed by the Union.
- (d) Participation in the administration of the Union as may be required for Union executive meetings and job steward Meetings.

3.2

The job steward(s) may, within reason, carry out their duties in Article 3.2 Rights of job steward (a) and (b) above, without loss of pay, during regular business hours and it shall be considered as time worked. Time spent by job stewards beyond their regular working hours will not be paid by the Employer unless at the Employer's request. Before carrying out their duties related to 3.1 (a) and (b) during regular hours, the job steward will first obtain permission from the manager or their designate at their location. Such permission will not be unreasonably withheld. It is understood that the job steward will carry out his/ her duties in a manner as to cause a minimum of interference to normal job duties and business operations. Employees in the bargaining unit have the right to be represented by a job steward or, where a job steward is not available, another employee representative at the employee's request.

3.3

Committees

- (a) Each party to this agreement shall appoint a Communications Committee.
- (b) The Union's committee shall be composed of not more than three (3) regular employees who have completed their probationary period and are Union members.
- (c) Communications Committee meetings will be scheduled for February, June and October every year. By joint agreement, these meetings may be rescheduled.
- (d) Each party shall notify the other in writing of the names of their committee members and any changes which may take place.
- (e) The purpose of the Communications Committee shall be to discuss matters related to the administration of this Agreement and to attempt to resolve any problems that may arise or can be foreseen. A decision by the Union's Communications Committee must be confirmed by an official representative of the Union, to bind the Union.

ARTICLE 4 — RIGHTS of the EMPLOYER

4.1 The Union recognizes the right of the Employer to operate the business and direct the working force subject to the provisions of this Agreement and the right of the Union or employees to grieve, as provided in Articles 18 and 19.

Nothing herein contained shall limit the statutory powers and duties of the directors of the Employer under the *Financial Institutions Act of British Columbia*, the *Credit Union Incorporation Act of British Columbia*, the *Companies Act of British Columbia*, and the pertinent regulations thereunder.

Actual direction of the office staff will be under the authority delegated by the Board of Directors to the Chief Executive Officer who, in turn, may delegate any portion of these duties and authority to others in executive capacity.

ARTICLE 5 — DEFINITION of EMPLOYEES

5.1 Probationary Employees

- (a) All employees shall be considered probationary for the first one hundred and twenty (120) days worked.
- (b) During the probation period, the Employer is to assess the employee's suitability for regular employment and may during this period, discharge an employee for the reason that the employee is unsuitable for continued employment with the Employer.

5.2 Full-Time Regular Employees

All employees hired to work on a regular full-time basis.

5.3 Temporary Employees

A temporary employee is one so informed by the Employer at the start of employment. Temporary employment shall be for a specified period not exceeding three (3) months duration, except for employees appointed to temporary vacancies created under Articles 9.6 (Pregnancy/Parental Leave), Article 10.3 (Personal Illness) or when extended by mutual agreement between the Union and the Employer. A temporary employee reaching regular status will have rights under this Agreement which are based on length of service or seniority dated from the start of continuous employment.

5.4 Part-Time Regular Employees

An employee hired to work regular hours or days on a continuing basis but who works less than the normal working hours in a month. These employees shall be covered by all conditions of this Agreement, except as follows:

- Annual Vacations – See Article 8.5
- Part-time regular employees who work sixteen (16) hours or less per week shall not be entitled to benefits and instead will be entitled to eight percent (8%) of earnings in lieu of benefits.

5.5 Casual Employees

Casual employees shall be those employees who are hired for extra emergency help that may be required from time to time.

ARTICLE 6 — HOURS of WORK and OVERTIME

- 6.1**
- (a) The work week shall be thirty-five (35) hours worked on five (5) consecutive days during the period Monday through Saturday inclusive.
 - (b) A regular work day shall consist of up to eight (8) continuous hours between the hours of 8:00 a.m. and 6:30 p.m. Monday through Saturday.
 - (c) It is agreed that the determination of the starting time of daily and weekly work schedules shall be made by the Employer and such schedules may be changed by the Employer from time to time to suit varying conditions of business. In the event of a permanent change in existing hours or shifts the Employer agrees to give at least fifteen (15) days notice of any change.
 - (d) The work schedule as provided in this Article may be modified by mutual agreement between the Employer and the Union and any such agreed to modification of the work schedule shall be identified by Letter of Understanding.
- 6.2**
- A one (1) hour unpaid lunch period will be scheduled for each employee between the hours of 11:00 a.m. and 2:30 p.m. Subject to Management approval, an employee may take a lunch break of less than one (1) hour but no less than one-half (½) hour.
- 6.3**
- Two (2) relief periods per day of fifteen (15) minutes each, one in the morning and one in the afternoon, shall be provided without loss of pay. Full-time and part-time employees scheduled to work less than a regular day will be entitled to the following:
- two (2) to five (5) hours worked, one (1) fifteen (15) minute relief period;
 - in excess of five (5) hours worked, two (2) fifteen (15) minute relief periods.
- 6.4**
- Overtime Premiums**
- (a) Time worked in excess of the regular day shift shall be paid for at time and one-half (1½) the employees straight time hourly rate for the first two (2) hours and two (2x) times the straight time hourly rate thereafter.
 - (b) Time worked by an employee on the employees scheduled day off shall be paid for at time and one-half (1½) the employees straight time hourly rate for the first two (2) hours and two (2x) times the straight time hourly rate thereafter.
 - (c) Time worked on a Sunday shall be paid for at two (2x) times the employees straight time hourly rate.
 - (d) Time worked on a holiday provided for in Article 7 or a day in lieu of such holiday shall be paid for at two (2x) times the employees straight time hourly rate plus one (1) days regular pay.
 - (e) An employee called back to work after having completed a regular days work, or from a regular day off, or from vacation shall be paid at the applicable overtime premium specified in this Article for a minimum of two (2) hours or for time worked, whichever is greater. Travel time to and from the employee's residence will be considered time worked.
 - (f) Overtime work must be authorized by the manager or the employee's immediate manager.

- 6.5** An employee who works overtime beyond a regular shift shall be allowed one-half (1/2) hour paid meal period in which to eat the meal at their straight time hourly rate of pay, provided such overtime is in excess of two (2) hours work. The Employer to provide a meal acceptable to the employee(s). The meal period may be taken before, during or after the overtime work, as may be mutually agreed with the manager.
- 6.6** Overtime shall be offered on a voluntary basis, in order of seniority, and in the event the overtime requirements cannot be met it will be obligatory for the least senior available employee.
- 6.7** Employees who work overtime may take time off in lieu of overtime pay but such time off must be taken at a time mutually agreed upon with the Employer. Such requests will not be unreasonably denied. The length of time off with pay shall be equal to the straight-time equivalent to the overtime earnings.

ARTICLE 7 – STATUTORY HOLIDAYS

- 7.1** (a) The Employer agrees to provide all employees with the following statutory holidays with pay:

New Years Day	Family Day	Good Friday
Easter Monday	Victoria Day	Canada Day
BC Day	Labour Day	<u>Truth and Reconciliation Day</u>
Thanksgiving Day	Remembrance Day	Christmas Day
Boxing Day		

and any other day that may be stated a legal holiday by the Provincial, Civic, and/or Federal Government. Should any of the above holidays fall on an employee's regular day off, the employee shall receive an additional day or days off, with pay, to be taken at a time mutually agreed with the Employer.

- (b) When a statutory holiday falls on a Monday the Employer will normally close the branch on the preceding Saturday.

Should full-time regular employees be scheduled to work thirty and one-half (30.5) hours between Tuesday and Friday, full-time regular employees scheduled to work on that Saturday, which is a four and one-half (4.5) hour shift, shall be entitled to regular pay plus an additional two and one-half (2.5) hours pay.

Should full-time regular employees be scheduled to work twenty-eight and one-half (28.5) hours between Tuesday and Friday, full-time regular employees scheduled to work on that Saturday, which is a six and one-half (6.5) hour shift, shall be entitled to regular pay plus an additional one-half (0.5) hours pay.

- (c) Where the branch closes for a statutory holiday, full-time regular employees scheduled to work on the statutory holiday shall be entitled to regular pay plus additional pay for those regular hours worked during the week that exceed seven (7) hours per day worked.

- 7.2** In the event any of the holidays enumerated in 7.1, occur during the period of an employee's vacation, an additional days vacation with pay shall be allowed for each holiday so occurring.

ARTICLE 8 — ANNUAL VACATIONS

- 8.1** All employees shall be entitled to a paid vacation in accordance with the following schedule:
- (a) Vacation credits are accumulated on a January to December calendar year basis. Such vacation period must be taken at a time mutually agreed between the employee and Employer. Subject to operational requirements, requests for vacation between January 15 and March 15 will not be unreasonably denied.
 - (b) During their first year of employment, an employee shall earn a paid vacation entitlement of one and one-quarter (1 1/4) working days for each month or major portion of a month worked, up to a maximum of fifteen (15) days.
 - (c) Subject to the above, upon completion of one (1) year's employment an employee shall be entitled to a paid vacation of fifteen (15) days.
- 8.2** Upon completion of two (2) years' employment an employee shall be entitled to a paid vacation of sixteen (16) working days.
- 8.3** Upon completion of three (3) years' employment and each year of completed employment thereafter, an employee shall earn one (1) additional day vacation with pay up to a maximum of thirty (30) working days.
- 8.4** Upon termination an employee shall be paid vacation on the basis of a percentage of gross earnings for the period in which vacation was accrued, as follows:
- | | | |
|----------------|-----------------|-----------------|
| 15 days - 6% | 21 days - 8.4% | 27 days - 10.8% |
| 16 days - 6.4% | 22 days - 8.8% | 28 days - 11.2% |
| 17 days - 6.8% | 23 days - 9.2% | 29 days - 11.6% |
| 18 days - 7.2% | 24 days - 9.6% | 30 days - 12% |
| 19 days - 7.6% | 25 days - 10% | |
| 20 days - 8% | 26 days - 10.4% | |
- 8.5** Part-time regular employees shall receive the same number of calendar days of vacation as a full-time regular employee with the same amount of vacation years service. Vacation pay shall be the appropriate percentage of gross earnings set out in 8.4 above. Vacation pay will be paid, as earned, and included with each pay.
- 8.6** A vacation schedule will be circulated prior to December 1st. The vacation schedule shall be approved by the Employer prior to the year-end. Senior employees shall be given preference in the selection of vacation periods. Employees who wish to take their vacation in broken periods may do so in multiples of one (1) week.
- 8.7** 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 selected one (1) period. Subsequently, all employees in the signing group who have chosen to take their vacation in broken periods shall select in order of seniority for a second vacation period and again for subsequent periods until all periods are chosen.

Seniority will not be used to deny an employee’s request for vacation if employees who do not normally cover or fill in for each other request the same vacation period, subject to operational requirements.

8.8 Employees who will earn three (3) weeks paid vacation in the vacation year shall be entitled to bank five (5) working days of vacation which must be taken in the following year and employees having accrued four (4) or more weeks paid vacation in the vacation year shall be entitled to bank ten (10) working days of vacation which must be taken in the following year or as otherwise mutually agreed. The following conditions will apply and entitlement to banking vacation will be subject to:

- (a) there must be special circumstances warranting the banking of vacation;
- (b) the banked vacation shall be taken at a mutually agreed time.

8.9 (a) Employees may take their paid vacation entitlement during the vacation year in which it is being earned but if they subsequently terminate in that year, a prorated adjustment will be made to the employee’s final pay cheque if the vacation taken exceeds the paid vacation earned.

(b) An employee may use vacation entitlements, accumulated during the leave, prior to or upon return from maternity, parental or adoption leave.

An employee who does not return from their maternity, parental or adoption leave and resigns is not eligible for vacation time earned during their leave.

An employee shall give the employer at least two weeks’ notice prior to accessing their accrued vacation time.

8.10 Employees who become ill while on vacation shall have their vacation cancelled from the day of becoming eligible for coverage under the Wage Indemnity Plan provided under Article 10.1 (c)(iv).

8.11 Supplementary Vacation Plan

(a) After completing ten (10) or more years of continuous service with the Employer, an employee shall, in addition to the regular vacation to which the employee is entitled, become eligible to receive a supplementary vacation with pay each five (5) years, as set forth below:

Years of Completed Continuous Service	Working Days of Supplementary Vacation
After ten (10)	Five paid days (5)
After fifteen (15)	Five paid days (5)
After twenty (20)	Five paid days (5)
After twenty-five (25)	Five paid days (5)
After thirty (30)	Five paid days (5)
After thirty-five (35)	Five paid days (5)

- (b) The supplementary vacation may be taken in conjunction with the regular vacation to which the employee is entitled, provided such regular vacation is not scheduled to be taken during the months of July and August, in which event the supplementary vacation shall be taken at a time to be agreed upon by the Employer and the employee.
- (c) The supplementary vacation must be taken prior to the employee becoming eligible for their next earned period of supplementary vacation, as provided for in Article 8.11 (a) above.
- (d) Five (5) working days supplementary vacation pay shall be equal to one (1) week's salary of the employee's regular job at the time the vacation is taken.

ARTICLE 9 — LEAVE of ABSENCE

9.1 Union Business

(a) Leave of absence without pay will be granted to employees for the purpose of attending to Union business providing the Employer's work requirements will allow for such leave. The Union will request such leave by giving the Employer at least two (2) weeks' notice. (b) To facilitate the administration of Article 9, when a leave of absence is granted the Employer will continue the employee's straight-time hourly compensation for their 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 Article 9 will continue to be covered by the applicable provisions within this Agreement.

9.2 Bereavement Leave

In case of death in the immediate family of the employee, i.e. father, mother, step-parent, fiancé, spouse, son, daughter, sister, brother, mother-in-law, father-in-law, grandparents, grandchild and any person who lives with an employee as a member of the employee's family, an employee shall be granted bereavement leave of up to five (5) days with pay. In case of death in the extended family, i.e. brother and sister-in-law and grandparents-in-law the paid bereavement leave shall be two (2) days. Such leave of absence will not be charged against paid care days or annual vacation entitlement.

9.3 Funeral Leave

Upon application to the manager, an amount of time up to a maximum of one (1) day leave of absence without deduction of pay to attend a funeral as pallbearer or mourner may be granted.

9.4 Special Leave Without Pay

Upon written application and when the requirements of the Employer's service will permit, an employee may be granted a leave of absence without pay. Under such leave, the employee shall retain and continue to accrue seniority for a period not exceeding three (3) calendar months.

9.5 Jury Duty

Employees who are required by law to serve as jurors or subpoenaed witnesses in any court shall be granted leave of absence with pay for this purpose. The employee concerned shall deposit with the Employer any pay received for such service, other than expenses, and shall render an accounting of amounts received together with proof of service.

9.6 Pregnancy / Parental Leave

Leave of absence without pay shall be granted in accordance with the Employment Standards Act. Such leaves will not affect sick leave entitlement or seniority. All pregnancy/parental/adoption leave of absence requests shall be in writing and shall show the last day to be worked and the expected date of return to work.

A regular employee returning to work after being on pregnancy/parental/adoption leave and the associated additional leave shall return to their former position at the employee's former branch office or to a comparable position closest to the employee's former branch office.

A regular employee on the additional six (6) months leave without pay may continue to be covered under the benefit plans during their leave provided the monthly premiums are paid in advance.

Vacancies arising under the provision will be posted as "up to eighteen (18) months." In the event the expected date of return is for twelve (12) months but is extended for an additional six (6) months, the vacancy created by the leave will not have to be reposted.

9.7 Gender 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 gender transition will be granted a leave for the procedure required during the transition period. The provisions of that leave will follow either Article 9 Leaves of Absences or Article 10 Benefit Plans, Care Day and Personal Illness depending on the employee's request and approval by the provider.

ARTICLE 10 — BENEFIT PLANS, CARE DAYS and PERSONAL ILLNESS

10.1 Benefit Plans

Vision care will be increased to three hundred (\$300.00) Dollars every year effective January 1, 2012.

- (a) Coverage for employees will commence the first (1st) day of the month following completion of three (3) months employment.
- (b) Part-time regular employees shall enroll when they have the required service. To calculate the required service, each full or part day worked will be credited as one day worked and twenty (20) days worked will be considered one complete month of employment.
- (c) Details of the following negotiated benefits, including the level and extent of benefits, qualifications for benefits and exclusions from benefits, are contained in the respective policy documents as summarized in brochures provided by the Employer. In the case of any difference between the plan policy documents and the brochure, the plan policy document will apply. The benefits package includes:
 - i) Medical Coverage
 - ii) Accidental Death and Dismemberment Insurance
 - iii) Extended Health Care
 - iv) Short Term Disability Insurance
 - v) Long Term Disability Insurance
 - vi) Life Insurance
 - vii) Dental Care
- (d) The Employer's obligation is limited solely to the payment of the plan premiums.
- (e) The premium costs of the above plans shall be fully paid for by the Employer for regular employees, except where it has been negotiated that the benefit is employee paid, in which case, the Employer shall deduct from each employee's regular payroll, the premium amounts due and remit payments on a timely basis.
- (f) Any increase in MSP premium costs on or after July 1, 2003 will be shared equally by the Employer and the employee. The employee share will be limited to a maximum of twenty (\$20.00) dollars per month per employee. Effective January 1, 2020, BC MSP premiums will no longer be required; therefore, this subsidized benefit will cease. In the event that there is a legislated change to reintroduce the BC MSP premiums and eliminate the BC Employer Health Tax, the current language in (f) will be reinstated.
- (g) Should the Employer change insurance carriers, the benefits will be equal to what is provided immediately prior to the change of carriers or as mutually agreed by the parties.

10.2 Personal Days

- (a) New employees who have completed their ninety (90) calendar days' employment shall be entitled to five (5) Personal Days. Full-time regular employees may accrue additional Personal Days in accordance with Article

- 10.2(b). Part-time regular employees may accrue additional Personal Days in accordance with Article 10.2 (c).
- (b) Full-time regular employees who have completed their 90 days' employment in the previous year shall be entitled five (5) Personal Days on January 1 of each year and after five full months of accrued service, the employees accrue one Personal Day for each full month of accrued service in a calendar year (January 1st to December 31st) up to a maximum of twelve (12) Personal Days.
 - (c) Part-time regular employees who have completed their ninety (90) calendar days' employment shall be entitled five (5) Personal Days on January 1 of each year. After the equivalent of five (5) months of accrued service based on pro-rated part-time schedule, the employees accrue one Personal Day for each twenty (20) days of accrued service and the length of such day shall equal the average number of hours worked in the preceding twenty (20) days of work up to a maximum of twelve (12) Personal Days.
 - (d) Casual Employees whose employment shall not be longer than ninety (90) calendar days are not eligible for Personal Days.
 - (e) An employee shall accrue Personal Days on the first day of the month and have the hourly equivalent of Personal Days.
 - (f) Personal Days will not accumulate during periods on LOA pursuant to Article 9.4, LTD and during periods on layoff.
 - (g) Employees shall be required to bank and carry forward a total of five (5) accrued and unused care days at year end to coincide with the revised waiting period for Short Term Disability Insurance, which must be amended in alignment with the legislated changes to the wait period for Employment Insurance. Should an employee require a Short-Term Disability claim and not have enough Personal Days accrued to cover the waiting period, those remaining days will be unpaid.
 - (h) On January 31st of each year, an employee shall be entitled to one-half (1/2) days pay for each full Personal Day of unused time accrued during the prior calendar year and which days exceed the banked limit of five (5) days.
 - (i) Upon termination an employee shall be entitled to one-half (1/2) days pay for each full day of accrued and unused Personal Days.
 - (j) A Personal Day or part of a Personal Day may be used by the employee for the following purposes:
 - (i) personal illness
 - (ii) the employee's scheduled medical appointments
 - (iii) to provide emergency child care for a child for whom the employee acts as a parent
 - (iv) to provide emergency elder care for a parent
 - (v) to provide emergency spousal care for a spouse. Where professionals are providing care, a Personal Day is not to be used.
 - (k) Where an employee takes only part of a Personal Day, the actual time taken will be deducted from the employee's Personal Days entitlement.
 - (l) An employee may draw up to five (5) Personal Days in advance of earning them in any calendar year but in the event of termination of employment the amount paid to the employee but not earned will be deducted from the employee's final

pay. If the amount owing by the employee exceeds final pay, the employee is required to promptly repay the shortfall.

- (m) Proof of illness or injury, which may include a medical certificate, must be provided if requested by the Employer. In the event the Employer requests a Medical Questionnaire including an employee's request for accommodation, to be completed by a medical practitioner, the cost of such certificate shall be covered by the Employer.
- (n) The employee is required to maintain contact with the Employer, advising of their expected return to work.
- (o) Where a full-time regular employee is required to attend a Doctor or Dentist appointment in the immediate area during working hours, attendance at such appointment shall be without loss of pay. All employees shall make reasonable efforts to schedule such appointments outside of working hours. Employees must receive prior approval from the manager.

10.3

Personal Illness

An employee absent due to illness or injury for a period of three (3) or more consecutive days shall provide the Employer with a medical certificate which confirms that the employee was incapacitated from work during the period of absence. Further, all employees off on Personal Days, including disability leave, for more than three (3) days, must maintain regular contact with the Employer at least once per month advising of the date of their approximate return to work, and any other relevant information. The employee must provide confirmation of this information from their physician if so requested by the Employer. Failure of the employee to provide this information on a monthly basis may result in disciplinary action.

In the event the Employer requests a Medical Questionnaire including an employee's request for accommodation, to be completed by a medical practitioner, the cost of such certificate shall be covered by the Employer.

10.4

Group RRSP

- (a) All regular employees shall become entitled to participate in the group RRSP after one (1) year's service which in the case of part-timers will be two hundred (200) working days.
- (b) All funds deposited to this group RRSP shall be locked in while an employee unless the funds are used for the Home Buyers Plan or the Life Long Learning Plan.
- (c) The Employer shall make contributions as follows:
- (d) The Employer contribution for all regular employees is ten and one-quarter (10.50%) per cent of gross earnings paid by the Employer. All contributions made to part-time regular employees will be pro-rated accordingly.
- (e) In compliance with the CAPSA Guidelines, employees shall determine the investment terms for their deposits, i.e. variable rate; one, two year term, etc. and are entitled to invest in products available through the Credit Union and its RRSP plans.

- (f) The Employer is reviewing its policy respecting Group RRSP with improvement which will take effect on January 1, 2024. It is agreed that any Gulf & Fraser Group RRSP improvement will be applied to the bargaining unit members in the same manner and on the same date as the non-bargaining unit members.

ARTICLE 11 — SALARIES

11.1 Employees shall be paid in accordance with the salary schedule for their positions as specified in Appendix "A" which is part of this Agreement.

The Steps in the salary ranges are the minimum amounts to be paid to an employee in accordance with 11.5 of this Article and shall not be construed to mean an employee may not be advanced to the next step in their salary range before having the required service.

11.2 **Job Descriptions**

Are written with the intent to set forth the general duties and requirements of the job and to indicate the level of skill required and shall not be construed as imposing any restriction on the right of the Employer to create a new job or assign duties to employees other than those specifically mentioned in job descriptions, providing always that if the assignment of such duties changes the job content sufficiently to justify a review of the job rate, the Union shall be notified and a revised rate may be negotiated between the Parties.

The effective date for the new rate shall be the date the job was submitted for review. All references to any other duties which may be assigned by the manager or similar such wording shall be deleted from the employee's Job Descriptions. The Communications Committee in conjunction with the supervisory staff shall maintain and update as required, a complete set of Job Descriptions which will be available to the staff.

11.3 When a new position is established or the duties of an existing position are significantly changed the Employer shall set forth an interim salary and category for such position and notify the Union. The Union at its discretion may negotiate the salary and category and if agreement cannot be reached the matter may be referred to arbitration as provided in this Agreement.

11.4 **Promotional Increases**

An employee who is promoted to a higher position shall be placed on a step in the salary range for the new job classification which shall ensure the following minimum dollar per month increase: \$60.00 per month.

11.5 **Salary Progression**

Advancement from one salary step to another may be withheld where an employee is placed on a performance improvement plan. The employee and the Union will be advised one (1) month prior to the date the step increase is to occur.

Once the employees meet the standards set out in their performance improvement plan, their step increase will be applied retroactively. The employee's step increase anniversary date remains unaffected by their performance improvement plan.

A performance improvement plan will not be longer than three calendar months.

Employees shall move from step to step in their salary ranges with completion of the following amounts of service at each step:

Start rate to 12 months rate- 12 months (includes 120 day probationary period)

12 to 24 months rate - 12 months

24 to 36 months rate - 12 months

36 to 48 months rate - 12 months

11.6

(a) An employee assigned to a higher job classification or temporarily replacing another employee in such higher classification, shall be paid at the higher rate as determined by the foregoing 11.4, for the period so employed. This provision shall not apply for brief relief periods of two (2) days or less, however, if more than two (2) days are worked at the higher rate the higher rate will be paid retroactive to the first day worked at such higher classification. The higher rate will not apply when the employee returns to their lower category job.

(b) An employee assigned to a higher job classification on a temporary basis for the purposes of cross training shall not be entitled to the higher rate and shall maintain his or her salary level of his or her regular position so long as the transfer to the cross training position does not exceed three (3) months.

The Employer confirms that this provision will not be used or apply to an employee who is filling a vacancy and will not be used to replace incumbents. Further, such positions for cross training will be posted and will be voluntary.

(c) The Employer will give consideration to Credit Union related experience when placing an employee into the wage grid.

11.7

Employees who, for reasons set out in Article 16, are placed in a position having a lower salary range than for their former position shall retain their salary. If their salary is higher than the range for the position they shall be red circled until such time as the difference between the maximum for the range and their salary is removed.

ARTICLE 12 - HIRING, PROMOTION, EMPLOYEE DEVELOPMENT, LICENSING, LAYOFF and RECALL

12.1 Job Vacancies

- (a) The Employer shall fill job vacancies from within the bargaining unit before hiring new employees, providing employees are available with the necessary qualifications to fill the vacant positions
- (b) Upon completion of probation an employee may bid on vacant positions that may involve a promotion, lateral transfer or a lower classification.
- (c) An employee who has been promoted to a position and has held that position for less than six (6) months shall not be permitted to apply for or compete for any other vacancies unless specifically agreed to in writing by the Employer.
- (d) A full-time regular employee who received layoff notice and, as a result, accepted a part-time position is entitled to be placed by seniority in the first full-time vacant position for which they are qualified. This entitlement shall be available to the employee for the equivalent time periods specified in Article 12.6 (a). Such an employee who declines the first full-time position offered for which they are qualified, forfeits any future preferential entitlement to placement in a full-time position.
- (e) With the exception of 12.1 (d), each vacancy shall be posted electronically for at least three (3) working days, outlining job title, group classification and salary range and branch location. "Mobile Money Advisors" may be hired as Money Advisors (Group II) to train as new employees, to provide coverage for Leaves of Absence, sick leave, vacation, etc. and may not necessarily be assigned to any particular unionized branch. Vacancies shall not be advertised outside the bargaining unit until a decision has been made that there have been no successful applicants from within the bargaining unit.
- (f) When unionized branches request coverage from the mobile Money Advisor pool, unionized Mobile Money Advisors (Group II) will be assigned whenever practicable. When non-unionized Mobile Money Advisors are assigned to work at unionized branches, \$5 contractor dues per shift shall be remitted to the Union. When non-unionized branches request coverage from the Moibile Money Advisor pool, unionized Mobile Money Advisors may be assigned.

12.2 Promotion

Promotion shall be made on the basis of skills, knowledge, and ability to do the job and seniority. The Employer will endeavour to train employees for preferred jobs to ensure promotions are based on seniority insofar as is practical. In the event two (2) or more employees have similar abilities, the employee with the greatest seniority shall be selected.

12.3

An employee promoted to a higher-rated position shall be on trial for the first sixty (60) working days. If during the first sixty (60) working days the employee is considered to be unsuitable, the employee shall be returned to their former salary plus any increments which the employee may have become entitled to had the employee not been promoted.

12.4 Employee Development and Licensing

- (a) The Employer will identify training requirements for each position and employees will be eligible to receive proper training to meet these requirements. Employees appointed to a position without having completed the necessary training will be required to successfully complete the required training within a reasonable time frame, as scheduled by the Employer. The Employer will pay the cost of all mandatory courses.
- (b) When training is required to remain in compliance with licensing requirements, the employee will satisfactorily complete the training. The Employer will pay the costs of such training.
- (c) Employees may request approval to take other job-related courses. Where such a course is approved, the Employer will reimburse resource material costs and one half of the course fee on registration and the balance upon successful completion of the training.

12.5 Layoff

If a reduction of office staff is necessary, the following procedure shall be adopted: The employee with the least amount of seniority in any classification will be the first laid-off from that job, but they may displace an employee in the same or lower classification with the least seniority in such classification, providing they have the qualifications to satisfactorily perform the job and have greater seniority. Employees who are displaced from their jobs as a result of such bump-back procedure, may themselves move back and displace employees having less seniority in the same or lower classification, providing such employees have the necessary qualifications and seniority.

12.6 Recall

Regular employees shall be given notice of lay-off or pay in lieu of notice in accordance with the *Employment Standards Code*

. Such payments in lieu of notice does not relieve the Employer from any other obligations or payments to which the employee is entitled under this Agreement.

- (a) Any regular employee who has at least six (6) months but less than twelve (12) months of service who is laid-off due to lack of work or redundancy, shall be placed on a recall list for a period of six (6) months. Any regular employee who has at least twelve months of service who is laid-off due to lack of work or redundancy, shall be placed on a recall list for a period of twelve (12) months. For purposes of calculating a part-time regular employee's eligibility, one month is the equivalent of twenty (20) days worked.
- (b) Employees laid-off shall be recalled by seniority and shall have the right to return to a vacancy in their former job classifications or to a similar classification for which they are qualified.

12.7 Notice of recall to an employee who has been laid-off shall be made by registered mail to the last known address of the employee. The employee must respond to such notice within three (3) days of receiving it or possibly lose rights of seniority and recall, however, an employee who is prevented from responding to a recall

ARTICLE 13 — SENIORITY

- 13.1** Seniority shall mean length of continuous service, with the Employer and its predecessors, as an employee in the bargaining unit, except that credit shall be given for all continuous service prior to certification of the bargaining unit.
- 13.2** Except as provided in Article 13.3, an employee who leaves the bargaining unit and subsequently returns, will be considered a new employee from the date of re-entering the unit for the purpose of determining seniority credit.
- 13.3** An employee who temporarily leaves the bargaining unit to fill a position with the Employer excluded from the bargaining unit and who subsequently returns to the bargaining unit within eighteen (18) months , shall be credited with accumulative seniority (seniority held at date of leaving the bargaining unit plus accrued credit from the date of re-entry to the unit).
- 13.4** Regular employees shall accrue seniority on the basis of one (1) day for each day of accrued service. An accrued day of service shall consist of each:
- (a) days worked, regardless of number of hours worked
 - (b) statutory holiday
 - (c) floating holiday
 - (d) pro rated vacation / vacation
 - (e) approved leave of absence with pay
 - (f) approved leave of absence without pay for periods not exceeding three (3) calendar months
 - (g) Pregnancy leave / parental leave / adoption leave
 - (h) care day
 - (i) day on short term disability
 - (j) day on long term disability
 - (k) day on layoff subject to recall
- 13.5** No seniority shall accrue for short terms of temporary work except that temporary employees who attain regular status shall have seniority credited from date of entry as an employee of the Employer, as provided in Article 5.3.
- 13.6** Seniority lists will be made available by the Employer at such times as may be required for the administration of this Agreement.

ARTICLE 14 — GENERAL

14.1 Picket Lines

It shall not be a violation of this Agreement or cause for discipline or discharge of any employee, in the performance of their duties, to refuse to cross a legal picket line recognized by the Union. The Union shall notify the Employer as soon as possible of the existence of such recognized picket lines.

14.2 Bulletin Boards

Will be made available to the Union for the purpose of posting notices relating to meetings, dues, entertainment, health and safety, and general Union activities. All notices shall be submitted to the Employer before being posted. Approval shall not be withheld unreasonably by the Employer.

14.3 No Strikes or Lockouts

The Employer shall not cause or direct any lockout of employees during the life of this Agreement, and neither the Union nor any representative thereof, nor any employee shall in any way authorize, encourage or participate in any strike, walkout, suspension of work, or slow-down on the part of any employee or group of employees during the life of this Agreement.

14.4 Disciplinary Action

Should it become necessary for management to discuss with an employee a matter which could result in disciplinary action being taken, such discussion will be conducted in private. At the discretion of the employee, a bargaining unit Union job steward may be present. Upon request of the employee, the substance of the Employer's complaint shall be given to the employee, in writing, at the time the discussion takes place.

14.5 Personnel Files

Upon request an employee shall be entitled to review their personnel file annually and in the event of a grievance.

14.6 Employee Loans

After one (1) years' service, employees shall be entitled to lower interest loans. The employee loan program that applies to all employees is posted on the Source. This program may be changed from time to time by the Employer. Mortgages can be paid out without penalty on the following basis: sale of property, any other repayment or pay down is subject to the standard policies and procedures applicable to all credit union members.

14.7 Products and Services

- (a) Employees will be allowed one (1) account either personal or joint (non-business use) per employee at no charge to the employee.
- (b) Employees will be allowed one small safety deposit box or fifty (50%) percent off of any other larger box, availability permitting.

- (c) Employees who have successfully passed probation shall be entitled to purchase up to \$10,000 USD per year at the Credit Union's cost. This includes cash, money orders and travellers' cheques.
- (d) Eligible employees will receive banking perquisites as described in the Employer's Policy 2.4 Perquisites & Other Benefits Policy as amended from time to time. Upon an employee's resignation or termination, their banking perquisites for employees will no longer be in effect. Should an employee be laid off as a result of corporate restructuring and any other reasons initiated by the Employer, their banking perquisites and benefits associated with interest free loans and employee loans shall be in effect during their recall period as set out in Article 12.6.

14.8 Temporary Transfer of Employees

To meet business requirements, the Employer may transfer employees between branches on a temporary basis for up to twenty (20) working days, or longer when extended by mutual agreement between the Union and the Employer, as follows:

- (a) Subject to business conditions in the respective branches, the Employer will decide from which branch(es) to request qualified volunteers.
- (b) In the event that there is no qualified volunteer, the most senior qualified employee shall first be asked and may decline on a seniority basis, provided that there are other qualified employees available to perform the work. In such cases, the junior employee qualified to do the work cannot decline the temporary transfer.
- (c) Employees will be paid an incremental mileage allowance in accordance with the Employer's policy where the distance to the new branch is greater from the employee's home to the new branch than from the employee's home to their regular branch.

14.9 Bargaining Unit Work

- (a) The Employer agrees to explore every reasonable avenue with regards to having work performed by the bargaining unit and not contracted/sub-contracted.
- (b) Proposed changes regarding a reorganization of work will be discussed initially at a Communications Committee meeting prior to implementation. Unresolved issues may be referred to the grievance/arbitration process for resolution.
- (c) The Parties agree that from time to time the Employer may re-organize the work such that work performed by bargaining unit members may be centralized. Where it makes sense (efficiency gains) work performed by bargaining unit members will remain with bargaining unit members. Where it does not provide efficiency gains, alternative plans may occur.
- (d) Managers or other employees outside of the bargaining unit shall not perform the duties normally, customarily or properly performed by employees within the bargaining unit, except in cases of emergency or unexpected circumstances when bargaining unit members who can perform the required work are not available or when managers, Supervisors or other persons outside the

bargaining unit are training employees in the bargaining unit. Normal work customarily performed by management shall be excluded.

14.10 Respectful Workplace

The Employer is committed to providing a working environment in which all employees are treated with respect and dignity, which is free of any form of discrimination, bullying or harassment. Employees have the right to work in an atmosphere which promotes equal opportunities and prohibits discriminatory practices.

The resolution of any matters which arise shall be addressed in accordance with the Employer's Respectful Workplace Policy.

14.11 Occupational Health and Safety

The Employer is committed to providing a safe and healthy work environment and promoting a positive and proactive attitude towards the safety of employees.

14.12 Workers Compensation and Regulations

The Employer agrees to comply fully with the Workers' Compensation Act and Occupational Health and Safety Regulations.

ARTICLE 15 — DISCHARGE and TERMINATION

- 15.1** It is hereby agreed that the Employer has the right to discharge for just cause and notice or pay in lieu of notice may be given in the event of such discharge, at the Employer's option. A grievance regarding discharge will be commenced at Step 3 of the grievance procedure.
- 15.2** If a regular employee is terminated, except as provided in Article 15.1 above, said employee shall receive notice or pay in lieu of notice according to Article 12.5. If notice is given immediately prior to the vacation period of the employee, such employee shall receive their pay in lieu of notice, in addition to vacation pay to which the employee is entitled, plus all other benefits.
- 15.3** If upon joint investigation by the Union and the Employer, or by decision of an arbitration pursuant to the terms of this Agreement, it shall be found that an employee has been unjustly discharged, the affected employee shall be, subject to the award of such arbitration or pursuant to the mutual findings of the Union and the Employer, re-instated to their former position without any loss of seniority or rank. Compensation for lost salary shall be as mutually agreed between the Employer and the Union or as decided by arbitration.
- 15.4** Employees are expected to provide the Employer with two (2) weeks notice of intention to terminate in order to provide adequate time to obtain a replacement.

ARTICLE 16 — TECHNOLOGICAL or PROCEDURAL CHANGE

- 16.1** The Employer will provide the Union with three (3) months notice of intention to introduce automation, equipment or procedures which might result in displacement or reduction of personnel or in changes of job classification.
- 16.2** Wherever practical, employees becoming redundant due to new equipment or procedures, shall be eligible for retraining to equip them for the operation of such new equipment or procedure, or to qualify for other positions within the unit. Such retraining will be provided by the Employer without cost and without loss of pay to the affected employee(s).
- 16.3** No additional employees shall be hired by the Employer until all current employees are notified of changes proposed, as per Article 16.1, and provided a retraining period to acquire the necessary knowledge or skill to retain their employment.
- 16.4** Any new positions created under this Article shall be subject to review and should the Parties not agree as to whether the position(s) are in or out of the bargaining unit the position(s) shall be submitted under Section 139 of the *Labour Relations Code of BC*.
- 16.5** (a) In cases where the retraining of employees is not practical or where other positions with the Employer are not available, the employee shall elect:
- i) to exercise their bumping rights in accordance with Article 12.4;
 - ii) to be placed on the recall list in accordance with Article 12.6 (a);
 - iii) to terminate employment and receive severance in accordance with Article 17.
- (b) An employee on recall under this Article, shall receive all the benefits the employee had accrued during employment at the end of the recall period or at such earlier time as the employee may elect to terminate.

ARTICLE 17 — SEVERANCE PAY

17.1

Severance pay shall be paid to employees with one (1) year or more service whose employment is terminated for reasons other than just cause or resignation.

The amount of severance pay shall be:

- i) two (2) weeks at the employee's current regular salary for each year of service with a minimum of two (2) weeks to a maximum of thirty-two (32) weeks.

Severance will be paid to those employees not recalled during the recall period. An employee may elect to terminate during their recall period and be paid their severance pay entitlement.

Severance pay shall be due and payable to an employee, immediately upon termination.

ARTICLE 18 — GRIEVANCE PROCEDURE

18.1 "Grievance" means any difference or dispute concerning the interpretation, application, administration or alleged violation of this Agreement, whether between the Employer and any employee or employees bound by this Agreement or between the Employer and the Union.

18.2 Grievances or complaints shall be settled in the following manner:
(a) If the employee has a complaint against the Employer, it shall be referred to as a grievance and the procedure for settlement shall commence with Step 1.
(b) If the Employer or the Union has a complaint, it shall be referred to as a dispute, and the procedure for settlement shall commence with Step 3.

STEP 1:

The employee involved shall first take up the grievance with the manager directly in charge of the work within ten (10) working days of the circumstances giving rise to the grievance. The employee shall be accompanied by a job steward or Representative of the Union. The Employer shall give a decision within five (5) working days of such a meeting.

STEP 2:

If the grievance is not satisfactorily settled at Step 1, the employee and job steward or Representative shall submit the grievance, in writing, to the manager within the next ten (10) working days.

STEP 3:

If a satisfactory settlement is not reached at Step 2, the grievance shall be referred within the next ten (10) working days, to the Representative(s) of the Union and the Representative(s) of the Employer. Failing settlement within a further ten (10) working days of receipt of notice, the dispute may be referred to arbitration, by either Party, as set forth in Article 18.

18.3 A grievance, which is not advanced within the time limits provided in this Agreement, shall be deemed waived and abandoned. The time limits set forth in this Article may only be extended by mutual agreement, confirmed in writing between the Union and the Employer, specifying the grievance(s) affected.

ARTICLE 19 – ALTERNATE DISPUTE RESOLUTION

19.1

At the conclusion of the discussions pursuant to the grievance procedure set out above, should a grievance remain unresolved, except discharge or termination grievances or suspension grievances over twenty-one days, either party may refer the unresolved grievance to Alternate Dispute Resolution as set out below.

1. The purpose of Alternate Dispute Resolution is in keeping with the wish of the parties to resolve grievances as quickly as possible following the formal grievance procedure but prior to arbitration pursuant to Article 20 – Arbitration.
2. Should either party seek a third party “non-binding option”, the parties agree to exchange a brief written statement including the following:
 - (a) A summary of the grievance
 - (b) The alleged violation of this Agreement, and
 - (c) The remedy sought.
3. Such written statement will be referred to Mediator Brian Foley, or failing his availability, a mutually agreed mediator, for mediation and a non-binding recommendation to settle the grievance.
4. The parties may provide to the Mediator above, an Agreed Statement of Facts.
5. The Mediator’s recommendations will be issued within two (2) weeks of Mediation.
6. The Mediator’s recommendations will be privileged and will not be referred to at any time for any purpose.
7. The Mediator’s recommendations will be without prejudice and will have non-precedential value in any other proceeding.

ARTICLE 20 — ARBITRATION

- 20.1** (a) When any difference arises between the Parties as to the interpretation, application, operation or alleged violation of this Agreement, including any question as to whether a matter is arbitrable or not, the matter may be referred by either Party to Arbitration.
- (b) The Parties to this Agreement hereby agree to use the services of a single Arbitrator as a means of settling grievances and disputes.
- 20.2** The Party desiring arbitration under this Article will within ten (10) working days notify the other Party, in writing. The notice shall set out the question(s) in the opinion of the Party seeking arbitration, to be arbitrated.
- 20.3** The Parties to the dispute will thereupon meet within ten (10) working days to decide upon an Arbitrator. Failing agreement upon a person willing to act, either Party may apply to the Minister of Labour for the Province of British Columbia to appoint an Arbitrator. Hearings shall commence within thirty (30) working days of the appointment of the Arbitrator.
- 20.4** Upon agreed appointment of an Arbitrator, the Arbitrator shall hear the Parties, settle the terms of question to be arbitrated if necessary and make his award within fifteen (15) working days of the appointment or within such extended period as may be mutually agreed to by the Parties to the dispute. The Arbitrator shall deliver his award, in writing, to each of the Parties and the award shall be final and binding on the Parties. The Arbitrator shall not be vested with the power to change, modify or alter any of the terms of this Agreement.
- 20.5** Each Party shall pay their own costs and expenses of the Arbitration and one-half (½) the remuneration and expenses of the Arbitrator.

ARTICLE 21 — DURATION

21.1 This Agreement will be in full force and effect on and after July 1, 2023 to and including June 30, 2026, and shall automatically be renewed from year to year.

Either party may at any time within four (4) months immediately preceding the expiry date of this agreement, give to the other party written notice of its intention to re-open or amend this Agreement on its expiry date or any day thereafter.

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

Signed at Burnaby, BC this 29th day of December , 2023

SIGNED ON BEHALF OF THE EMPLOYER

Wajida Leclerc

Wajida Leclerc, Chief People & Culture Officer

Yvonne Shen

Yvonne Shen, Employee Relations Manager

SIGNED ON BEHALF OF THE UNION

Anny Chen

Anny Chen, Union Representative

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DaSun Ban, Job Steward

Dianne DeSouza, Job Steward

E&OE

APPENDIX "A"

JOB CLASSIFICATIONS and SALARY RANGES

New Groups

Group 1 Member Services Partner

Group II Money Advisor

Group III Credit Services Partner

Group IV Sr. Money Advisor

SALARY RANGES
Effective July 2023* – 4.00 + 2.25%* Increase**

		START	12 MONTHS	24 MONTHS	36 MONTHS	48 MONTHS
GROUP 1**						
Member Services Partner	Annual	\$ 43,307.94	\$ 46,874.62	\$ 51,606.12		
	Monthly	3,608.99	3,906.22	4,300.51		
	Bi-weekly	1,665.69	1,802.87	1,984.85		
	Hourly	23.80	25.76	28.36		
GROUP 2						
Money Advisor	Annual	\$ 43,307.93	\$ 45,867.62	\$ 50,809.58	\$ 53,374.17	\$ 57,148.85
	Monthly	3,608.99	3,822.30	4,234.13	4,447.85	4,762.40
	Bi-weekly	1,665.69	1,764.14	1,954.21	2,052.85	2,198.03
	Hourly	23.80	25.20	27.92	29.33	31.40
GROUP 3						
Credit Services Partner	Annual	\$ 48,866.57	\$ 50,809.58	\$ 53,374.17	\$ 58,454.39	\$ 62,229.08
	Monthly	4,072.21	4,234.13	4,447.85	4,871.20	5,185.76
	Bi-weekly	1,879.48	1,954.21	2,052.85	2,248.25	2,393.43
	Hourly	26.85	27.92	29.33	32.12	34.19
GROUP 4						
Sr. Money Advisor	Annual	\$ 54,950.11	\$ 56,893.13	\$ 59,729.34	\$ 63,152.87	\$ 66,434.46
	Monthly	4,579.18	4,741.09	4,977.45	5,262.74	5,536.20
	Bi-weekly	2,113.47	2,188.20	2,297.28	2,428.96	2,555.17
	Hourly	30.19	31.26	32.82	34.70	36.50

*Note: Wage adjustments set out in the above grid are effective the first payroll following July 1, 2023.

**Note: Group 1 employees hired after January 1, 2003 will be subject to maximum progression to 24 months.

Note: July 2023 increase include a one-time market adjustment rate of 2.25%

SALARY RANGES
Effective July 2024* – 3.50% Increase

		START	12 MONTHS	24 MONTHS	36 MONTHS	48 MONTHS
GROUP 1**						
Member Services Partner	Annual	\$ 44,823.71	\$ 48,515.23	\$ 53,412.34		
	Monthly	3,735.31	4,042.94	4,451.03		
	Bi-weekly	1,723.99	1,865.97	2,054.32		
	Hourly	24.63	26.66	29.35		
GROUP 2						
Money Advisor	Annual	\$ 44,823.71	\$ 47,472.99	\$ 52,587.92	\$ 55,242.26	\$ 59,149.06
	Monthly	3,735.31	3,956.08	4,382.33	4,603.52	4,929.09
	Bi-weekly	1,723.99	1,825.88	2,022.61	2,124.70	2,274.96
	Hourly	24.63	26.08	28.89	30.35	32.50
GROUP 3						
Credit Services Partner	Annual	\$ 50,576.90	\$ 52,587.92	\$ 55,242.26	\$ 60,500.30	\$ 64,407.09
	Monthly	4,214.74	4,382.33	4,603.52	5,041.69	5,367.26
	Bi-weekly	1,945.27	2,022.61	2,124.70	2,326.93	2,477.20
	Hourly	27.79	28.89	30.35	33.24	35.39
GROUP 4						
Sr. Money Advisor	Annual	\$ 56,873.37	\$ 58,884.39	\$ 61,819.87	\$ 65,363.22	\$ 68,759.66
	Monthly	4,739.45	4,907.03	5,151.66	5,446.93	5,729.97
	Bi-weekly	2,187.44	2,264.78	2,377.69	2,513.97	2,644.60
	Hourly	31.25	32.35	33.97	35.91	37.78

*Note: Wage adjustments set out in the above grid are effective the first payroll following July 1, 2024.

**Note: Group 1 employees hired after January 1, 2003 will be subject to maximum progression to 24 months.

SALARY RANGES
Effective July 2025* – 3.75% Increase

		START	12 MONTHS	24 MONTHS	36 MONTHS	48 MONTHS
GROUP 1**						
Member Services Partner	Annual	\$ 46,504.60	\$ 50,334.55	\$ 55,415.30		
	Monthly	3,875.38	4,194.55	4,617.94		
	Bi-weekly	1,788.64	1,935.94	2,131.36		
	Hourly	25.55	27.66	30.45		
GROUP 2						
Money Advisor	Annual	\$ 46,504.60	\$ 49,253.23	\$ 54,559.97	\$ 57,313.85	\$ 61,367.15
	Monthly	3,875.38	4,104.44	4,546.66	4,776.15	5,113.93
	Bi-weekly	1,788.64	1,894.35	2,098.46	2,204.38	2,360.28
	Hourly	25.55	27.06	29.98	31.49	33.72
GROUP 3						
Credit Services Partner	Annual	\$ 52,473.53	\$ 54,559.97	\$ 57,313.85	\$ 62,769.06	\$ 66,822.36
	Monthly	4,372.79	4,546.66	4,776.15	5,230.75	5,568.53
	Bi-weekly	2,018.21	2,098.46	2,204.38	2,414.19	2,570.09
	Hourly	28.83	29.98	31.49	34.49	36.72
GROUP 4						
Sr. Money Advisor	Annual	\$ 59,006.12	\$ 61,092.55	\$ 64,138.11	\$ 67,814.34	\$ 71,338.15
	Monthly	4,917.18	5,091.05	5,344.84	5,651.19	5,994.85
	Bi-weekly	2,269.47	2,349.71	2,466.85	2,608.24	2,743.77
	Hourly	32.42	33.57	35.24	37.26	39.20

*Note: Wage adjustments set out in the above grid are effective the first payroll following July 1, 2025.

**Note: Group 1 employees hired after January 1, 2003 will be subject to maximum progression to 24 months.

**LETTER of UNDERSTANDING #1
HOURS OF WORK**

**BETWEEN: GULF & FRASER FISHERMEN'S CREDIT UNION
Operating as G & F Financial Group
(hereinafter referred to as the "Employer")**

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

RE: HOURS OF WORK

The Employer and the Union agree that there may be circumstances for the parties to discuss alternatives to the hours of work as set out in Article 6 during the term of this Agreement.

If the Employer wishes the Union to consider any alternate arrangements, the Employer and the Union agree to discuss the business rationale, the branch to be involved, the timing of the proposed new hours, the number of employees to be affected and the job categories. The Union agrees they will give fair consideration to any proposal made pursuant to this Letter of Understanding.

Signed at Burnaby, BC this 29th day of December , 2023

SIGNED ON BEHALF OF THE EMPLOYER

SIGNED ON BEHALF OF THE UNION

Wajida Leclerc

Anny Chen

**Wajida Leclerc, Chief People &
Culture Officer**

Anny Chen, Union Representative

Yvonne Shen

**Yvonne Shen, Employee Relations
Manager**

DaSun Ban, Job Steward

Dianne DeSouza, Job Steward

E&OE

**LETTER of UNDERSTANDING #2
WORK FROM HOME ARRANGEMENT**

BETWEEN: GULF & FRASER FISHERMEN'S CREDIT UNION
Operating as G & F Financial Group
(hereinafter referred to as the "Employer")

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

RE: WORK FROM HOME ARRANGEMENT

The Employer and the Union agree that, when permitted by the Employer's business operational needs, some positions within the Credit Union bargaining unit can be included in this Letter allowing for working at their home office in British Columbia, Canada, up to 2 days a week.

Employees in the following job classifications within the bargaining unit are not required by the Employer to work from home to perform their job duties:

- Group 1 – Member Services Partner
 - Group 3 – Credit Services Partner
1. Whenever permitted by business operational needs, employees in the above job classifications can seek authorization to work from home for up to 2 days a week, pursuant to the Employer's Work from Home Policy (the "**Policy**").
 2. As long as employees meet the eligibility criteria specified in the Policy, employees do not need to seek further authorization. If employees' eligibility changes in the future, they may be required to perform their duties at their assigned office.
 3. Should an employee be authorized to work from home, they must be able to access a location that is suitable for the work from home arrangement and follow the Policy. In the event of any work disruptions after the start of a workday at home, (e.g., power outage or technological disruption), employees are required to notify their manager immediately and to go to their assigned office. Their travel time to their assigned office is considered as time worked. When the employee is scheduled to work at office, travel time is not counted as time worked.
 4. The employee shall not be expected to perform work from home while on sick leave or any approved leave of absence.
 5. During a workday at home, employees shall not perform split shifts.

Special Provisions

This Agreement applies in all respects except as specifically amended by this Letter and the Policy.

Either Party may terminate this Letter by providing the other Party a two - month notice.

The Parties agree to discuss the matter of Work from Home Arrangement, including but not limited to workload concerns, at Communications Committee meetings.

Signed at Burnaby, BC this 29th day of December , 2023

SIGNED ON BEHALF OF THE EMPLOYER

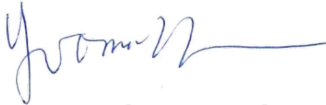
SIGNED ON BEHALF OF THE UNION



Wajida Leclerc, Chief People & Culture Officer



Anny Chen, Union Representative



Yvonne Shen, Employee Relations Manager

DaSun Ban, Job Steward

Dianne DeSouza, Job Steward

E&OE

LETTER of UNDERSTANDING #3
MERGERS

BETWEEN: GULF & FRASER FISHERMEN'S CREDIT UNION
Operating as G & F Financial Group
(hereinafter referred to as the "Employer")

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

RE: MERGERS

The Employer and the Union agree that, in the event issues arise pertaining to mergers, the Communications Committee will be convened at the request of either Party to discuss the implications. Should the Parties fail to reach a mutually agreeable adjustment plan, either Party shall file to commence a Section 54 process under the *Labour Relations Code*.

Signed at **Burnaby, BC** **this 29th** **day of December** **, 2023**

SIGNED ON BEHALF OF THE EMPLOYER

SIGNED ON BEHALF OF THE UNION

Wajida Leclerc

Anny Chen

**Wajida Leclerc, Chief People &
Culture Officer**

Anny Chen, Union Representative

Yvonne Shen

**Yvonne Shen, Employee Relations
Manager**

DaSun Ban, Job Steward

Dianne DeSouza, Job Steward

E&OE