

401(k)

Is available to all employees immediately with administration costs paid for by the Company and includes an auto enrollment feature. Employees may make a Pre-Tax 401(k) Deferral or a Roth Post-Tax 401(k) deferral. Administered by Milliman.

ESOP

An Employee Stock Ownership Plan is the Company's way of contributing to the employee's retirement plan. The ESOP has an eligibility requirement of one year and a minimum of 1,000 hours of service. There is a 3% contribution to the plan on a per paycheck basis once an employee enters the plan. This contribution is 100% vested. An Additional matching contribution potential of up to 4% on a per paycheck basis. This contribution is vested 25% each year starting with the 2nd year (oversimplification).

Other Benefits

- Medical Flexible Spending Account
- Dependent Flexible Spending Account
- Education Assistance
- Community Organization Dues
- Fitness Memberships
- Employee Assistance Program
- Aflac Supplemental Insurance Policies
- Banking Services



Platte Valley Companies

Platte Valley Bank
Mountain Valley Bank
Platte Valley Ag Credit Co.
PV Mortgage Company
C.H. Brown Co., LLC
Platte Valley Investment Center Inc.
J.G. Elliott Insurance Center

Locations in:

Bridgeport, Minatare, Gering,
Scottsbluff, and Morrill, Nebraska

Torrington, Wheatland, Casper,
and Cheyenne, Wyoming

Walden, Steamboat Springs,
Hayden, and Meeker, Colorado

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Benefits Summary & Employment Information



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and insurance network that
works for YOU!”*



*Platte Valley
Companies*

Benefits Summary

Paid Time Off

PTO will accrue for employees in the same year that it is used and accrues on a per paycheck basis. New employees will begin accruing PTO immediately and may begin using it after 60 days of service. PTO will accrue as follows:

Regular Full-Time	16 days (128 hrs)
Officer Below VP	21 days (168 hrs)
VP and above	26 days (208 hrs)

All full-time employees completing 5 full years of service will be awarded 5 additional days (40 hrs) to a max of 26 days (208 hrs).

Holidays

Employees will receive ten (10) paid holidays as follows:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Christmas Day

Some locations receive floating holidays in place of actual holidays.

Health Insurance

Employees are eligible for individual, employee & spouse, employee & child(ren) or family health insurance the first of the following month. The employee pays 30% of the cost; the Company pays 70%. The rates are employee age and gender based. This is a High Deductible Health Plan (HDHP) with a preventative care benefit. Provided by Blue Cross/Blue Shield of NE.

Health Savings Account (HSA)

Partially funded by the Company and can be partially funded by employee.

Dental Insurance

Preventative dental services are paid at 100% with no deductible. Basic dental services are paid at 80% and major dental services at 50% after a plan deductible of \$50. Annual plan maximum is \$1,000. The employee pays 1/3 of the cost; the Company pays 2/3. Provided by Standard Insurance.

Vision Insurance

Our vision plan offers benefits of an annual eye exam, lenses, frames and contacts. Other benefits include: 20% off non-covered glasses, special pricing on lens options, and an average of 15% off Lasik surgery. VSP is the provider.

Basic Life Insurance with AD&D

Full-time employees receive twice their annual base rate with maximum limits. Standard Insurance is the carrier and it is paid for by the Company.

Voluntary Life Insurance

Full-time employees can purchase Voluntary Life Insurance on themselves, spouses and dependents. Rates are based on age and amounts purchased. Standard Insurance is the carrier.

Voluntary Life Insurance with AD&D

Available in the amount of \$15,000 for the employee, \$2,500 for spouse and \$2,000 per child. Voluntary life is mandatory if the employee signs up for health insurance. NBA-VEBA is the provider and it is paid for by the employee.

Long Term Disability

LTD has a waiting period of 180 days and pays 66 2/3% of the first \$15,000 of pre-disability earnings. Standard Insurance is the carrier and it is paid for by the company.

Short Term Disability

This policy covers day 22 through day 180 and pays 66 2/3% of the first \$15,000 of pre-disability earnings. Eligible for this policy after 12 months of service. This is a benefit paid for by the Company.

Long Term Care Insurance

Premiums for the basic plan are paid for by the Company for all officers at the VP level and all 10 year associates. These are individual transferable policies offered at group rates. All other full-time associates may voluntarily purchase LTC at a group rate.