

# *Cricket Debt Counseling*

## EMPLOYEE HANDBOOK



# Cricket Debt Counseling

## Employee Handbook

Revision 4.2  
2020

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### DISCLAIMER

*The purpose of this handbook is to establish some rules and regulations that can be used as a guideline by our employees. Based on special needs or circumstances, management may find it necessary to deviate from policies set forth in this handbook. This handbook is not to be construed as an express or implied contract for employment or benefits. All employment at Cricket Debt Counseling is at-will, which means that either Cricket Debt Counseling or you may terminate the employment relationship at any time, for any reason, with or without cause or notice. This at-will policy may not be modified except in a written agreement signed by the President of Cricket Debt Counseling and you. In providing employees with this handbook, our intent is to provide information that can be used as a working tool. Cricket Debt Counseling retains the right to modify, revoke, or update any policy at any time for any reason.*

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## WELCOME MESSAGE

*Welcome to Cricket Debt Counseling! We are pleased with your decision to join our team.*

*Cricket Debt Counseling is committed to providing superior quality and unparalleled customer service in all aspects of our business. We believe each employee contributes to the success and growth of Cricket Debt Counseling.*

*This employee handbook contains general information on our policies, practices, and benefits. Please read it carefully. If you have questions regarding the handbook, please discuss them with your supervisor or the Chief Operating Officer.*

*Welcome aboard. We look forward to working with you!*

Sincerely,

Lance Brechbill  
Chief Operating Officer

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# 1. INTRODUCTION

## 1.1 CHANGES IN POLICY

Change at Cricket Debt Counseling is inevitable. Therefore, we expressly reserve the right to interpret, modify, suspend, cancel, or dispute, with or without notice, all or any part of our policies, procedures, and benefits at any time with or without prior notice. Changes will be effective on the dates determined by Cricket Debt Counseling, and after those dates all superseded policies will be null and void.

No individual supervisor or manager has the authority to alter the foregoing. Any employee who is unclear on any policy or procedure should consult a supervisor or the Chief Operating Officer.

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## 2. GENERAL EMPLOYMENT

### 2.1 AT-WILL EMPLOYMENT

Employment with Cricket Debt Counseling is "at-will." This means employees are free to resign at any time, with or without cause, and Cricket Debt Counseling may terminate the employment relationship at any time, with or without cause or advance notice. As an at-will employee, it is not guaranteed, in any manner, that you will be employed with Cricket Debt Counseling for any set period of time.

The policies set forth in this employee handbook are the policies that are in effect at the time of publication. They may be amended, modified, or terminated at any time by Cricket Debt Counseling, except for the policy on at-will employment, which may be modified only by a signed, written agreement between the President and the employee at issue. Nothing in this handbook may be construed as creating a promise of future benefits or a binding contract between Cricket Debt Counseling and any of its employees.

### 2.2 IMMIGRATION LAW COMPLIANCE

Cricket Debt Counseling is committed to employing only United States citizens and aliens who are authorized to work in the United States.

In compliance with the Immigration Reform and Control Act of 1986, as amended, each new employee, as a condition of employment, must complete the Employment Eligibility Verification Form I-9 and present documentation establishing identity and employment eligibility. Former employees who are rehired must also complete the form if they have not completed an I-9 with Cricket Debt Counseling within the past three years, or if their previous I-9 is no longer retained or valid.

Cricket Debt Counseling may participate in the federal government's electronic employment verification system, known as "E-Verify." Pursuant to E-Verify, Cricket Debt Counseling provides the Social Security Administration, and if necessary, the Department of Homeland Security with information from each new employee's Form I-9 to confirm work authorization.

## 2.3 EQUAL EMPLOYMENT OPPORTUNITY

Cricket Debt Counseling is an Equal Opportunity Employer. Employment opportunities at Cricket Debt Counseling are based upon one's qualifications and capabilities to perform the essential functions of a particular job. All employment opportunities are provided without regard to:

- Race
- Color
- Religion
- Sex
- National origin
- Age (individuals 18 years of age or older)
- Status as a member of the Uniformed Services
- Veteran status
- Disability
- Genetic information
- Sexual orientation
- Marital status
- Application for workers' compensation benefits
- A family member who is currently working or has worked for Cricket Debt Counseling
- One's status as a victim of domestic violence, harassment, sexual assault or stalking
- Credit history
- Unemployment status (with respect to job advertisements)
- Lawful activity outside the workplace during non-work hours, such as the use of tobacco products
- Any other characteristic protected by law

This Equal Employment Opportunity policy governs all aspects of employment, including, but not limited to, recruitment, hiring, internships, selection, job assignment, promotions, transfers, compensation, discipline, termination, layoff, access to benefits and training, and all other conditions and privileges of employment.

Cricket Debt Counseling strongly urges the reporting of all instances of discrimination and harassment, and prohibits retaliation against any individual who reports discrimination, harassment or participates in an investigation of such report. Appropriate disciplinary action, up to and including immediate termination, will be taken against any employee who violates this policy.



## **2.4 REASONABLE ACCOMMODATION**

### **— DISABILITIES**

Cricket Debt Counseling recognizes that employees with physical or mental disabilities may need reasonable accommodations to enable them to perform their essential job functions. Any employee who believes s/he needs reasonable accommodation should notify the Chief Operating Officer. Although the need for accommodations is determined on a case by case basis, generally Cricket Debt Counseling and the employee engage in an interactive process with the employee's healthcare provider(s) to confirm the existence of the condition, its limitations in the workplace and possible reasonable accommodations. The employee has an obligation to cooperate with Cricket Debt Counseling in this process, which may include authorizing Cricket Debt Counseling to communicate with the employee's healthcare providers concerning the employee's condition, its limitations and possible reasonable accommodations.

## **2.5 EMPLOYEE GRIEVANCES**

It is the policy of Cricket Debt Counseling to maintain a harmonious workplace environment. Cricket Debt Counseling encourages its employees to express concerns about work-related issues, including workplace communication, interpersonal conflict, and other working conditions.

Employees are encouraged to raise concerns with their supervisors. If not resolved at this level, an employee may submit, in writing, a signed grievance to the Chief Operating Officer or the Executive Director.

After receiving a written grievance, Cricket Debt Counseling may hold a meeting with the employee, the immediate supervisor, and any other individuals who may assist in the investigation or resolution of the issue. All discussions related to the grievance will be limited to those involved with, and who can assist with, resolving the issue.

Complaints involving alleged discriminatory practices shall be processed in accordance with Cricket Debt Counseling's Sexual and Other Unlawful Harassment Policy.

Cricket Debt Counseling assures that all employees filing a grievance or complaint can do so without fear of retaliation or reprisal.

## **2.6 INTERNAL COMMUNICATION**

This policy sets forth general principles to be applied to the use of electronic communications in the workplace (computers, email, telephones, voicemail, fax machines, external electronic bulletin boards, on-line services, cell phones and the Internet). It applies to all electronic media and services which are accessed on or from a computer or other

electronic equipment, or via company-paid access methods; and/or used in a manner which identifies the individual with Cricket Debt Counseling.

Employees may not use electronic systems in any way that may be seen as insulting, harassing, or offensive by other persons. Examples of inappropriate usage include sexually-explicit or X-rated messages, cartoons, or jokes; unwelcome propositions or love letters; ethnic or racial slurs; or any other message that can be construed to be harassment or disparagement of others based on their sex, race, sexual orientation, age, national origin, or religious or other protected characteristics. Employees should not use the Cricket Debt Counseling email system or Internet for gossip, including personal information, for forwarding messages under circumstances likely to embarrass the sender, or for emotional responses to business correspondence or work situations. Using electronic systems for any purpose, which is illegal, against Cricket Debt Counseling policy, or contrary to Cricket Debt Counseling's interest, may result in disciplinary action, up to and including termination.

The electronic mail system and other electronic systems have been installed by Cricket Debt Counseling to facilitate business communications. Although each employee has an individual password to access this system, the communications and the password belong to Cricket Debt Counseling. Cricket Debt Counseling reserves the right, in its discretion and without employee permission, to review any documents or electronic files created by or stored on our systems by each employee, as well as each employee's voice or email messages and Internet usage, to the extent necessary to ensure that electronic systems are being used in compliance with the law and with Cricket Debt Counseling policies. Employee privacy does not extend to the employee's work-related conduct or to the use of Cricket Debt Counseling-provided equipment or supplies, or business communications through the employee's personal email account or Instant Messaging client. Therefore, employees should never assume electronic communications are totally private and confidential.

Electronic communication systems and services are primarily for business use. Limited, occasional or incidental personal, non-business use during nonworking time is acceptable. However, employees must demonstrate a sense of responsibility and may not abuse this privilege. Cricket Debt Counseling reserves the right to access and disclose all messages sent over its email system, or business messages sent via personal email or Instant Messaging, and to monitor and/or record such Internet activity without regard to content. Any employee abusing the privilege of company-

facilitated access to electronic media or services will be subject to corrective action, up to and including termination.

Cricket Debt Counseling uses instant messaging to communicate with its at-home employees during working hours. All Cricket Debt Counseling employees must remain logged in to the instant messenger during working hours, and must maintain their instant messenger interface on their computers in a prominent manner, so they are notified immediately when they receive an instant message from any Cricket Debt Counseling employee or supervisor. Repeated failure to log in and/or respond to Cricket Debt Counseling messages during working hours will be cause for corrective action, up to and including termination.

Finally, employees are expected to limit their use of personal phones, cell phones, Blackberries or similar devices during working time.

## **2.7 EXTERNAL COMMUNICATIONS**

Employees occasionally may be contacted by outside third parties, including the media and attorneys, requesting information about Cricket Debt Counseling. Employees contacted by an outside third party should immediately refer the outside third party to the Chief Operating Officer.

Employees should not provide any information concerning Cricket Debt Counseling unless authorized to do so in writing. Requests for job references or employment verifications for current or former employees must be made to the Chief Operating Officer.

## **2.8 OUTSIDE EMPLOYMENT**

Employees may hold outside jobs as long as the employee meets the performance standards of their position with Cricket Debt Counseling.

Unless an alternative work schedule has been approved by Cricket Debt Counseling, employees will be subject to the Cricket Debt Counseling's scheduling demands, regardless of any existing outside work assignments; this includes availability for overtime when necessary.

Cricket Debt Counseling's property, office space, equipment, materials, trade secrets, and any other confidential information may not be used for any purposes relating to outside employment.

## **2.9 ANTI-RETALIATION AND WHISTLEBLOWER POLICY**

This policy is designed to protect employees and address Cricket Debt Counseling's commitment to integrity and ethical behavior. In accordance with anti-retaliation and whistleblower protection regulations, Cricket Debt Counseling will not tolerate any retaliation against an employee who:

Makes a good faith complaint, or threatens to make a good faith complaint, regarding suspected violations of the law, including discriminatory or other unfair employment practices.

Makes a good faith complaint, or threatens to make a good faith complaint, regarding accounting, internal accounting controls, or auditing matters that may lead to incorrect, or misrepresentations in, financial accounting.

Makes a good faith report, or threatens to make a good faith report, of a violation that endangers the health or safety of an employee, client or customer, environment or general public.

Objects to, or refuses to participate in, any activity, policy or practice, which the employee reasonably believes is a violation of the law.

Provides information to assist in an investigation regarding violations of the law.

Files, testifies, participates or assists in a proceeding, action or hearing in relation to alleged violations of the law.

Retaliation is defined as any adverse employment action against an employee, including, but not limited to, refusal to hire, failure to promote, demotion, suspension, harassment, denial of training opportunities, termination, or discrimination in any manner in the terms and conditions of employment.

Anyone found to have engaged in retaliation or in violation of law, policy or practice will be subject to discipline, up to and including termination of employment. Employees who knowingly make a false report of a violation will be subject to disciplinary action, up to and including termination.

Employees who wish to report a violation should contact their supervisor or the Chief Operating Officer directly. Employees should also review their state and local requirements for any additional reporting guidelines.

Cricket Debt Counseling will promptly and thoroughly investigate and, if necessary, address any reported violation.

Employees who have any questions or concerns regarding this policy and related reporting requirements should contact their supervisor, the Chief

Operating Officer or any state or local agency responsible for investigating alleged violations.

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## 3. EMPLOYMENT STATUS & RECORDKEEPING

### 3.1 EMPLOYMENT CLASSIFICATIONS

For purposes of salary administration and eligibility for overtime payments and employee benefits, Cricket Debt Counseling classifies employees as either exempt or non-exempt. Non-exempt employees are entitled to overtime pay in accordance with federal and state overtime provisions. Exempt employees are exempt from federal and state overtime laws and, but for a few narrow exceptions, are generally paid a fixed amount of pay for each workweek in which work is performed.

If you change positions during your employment with Cricket Debt Counseling or if your job responsibilities change, you will be informed by the Chief Operating Officer of any change in your exempt status.

In addition to your designation of either exempt or non-exempt, you also belong to one of the following employment categories:

**Full-Time:** Full-time employees are regularly scheduled to work greater or equal to 40 hours per week. Generally, regular full-time employees are eligible for Cricket Debt Counseling's benefits, subject to the terms, conditions, and limitations of each benefit program.

**Part-Time:** Part-time employees are regularly scheduled to work less than 40 hours per week. Regular part-time employees may be eligible for some Cricket Debt Counseling benefit programs, subject to the terms, conditions, and limitations of each benefit program.

**Temporary:** Temporary employees include those hired for a limited time to assist in a specific function or in the completion of a specific project. Temporary employees generally are not entitled to Cricket Debt Counseling benefits, but are eligible for statutory benefits to the extent required by law. Employment beyond any initially stated period does not in any way imply a change in employment status or classification. Temporary employees retain temporary status unless and until they are notified by Cricket Debt Counseling of a change.

## **3.2 PERSONNEL**

### **RECORDS/REFERENCES**

Cricket Debt Counseling maintains personnel files on employees. Medical records, if any, are maintained in a confidential file separate from other personnel records.

Personnel records, including medical information about an employee, are confidential. Access will be limited only to those who have a need to know the information.

Employees may review their own personnel records at a mutually convenient time during business hours and may add additional items to the file. When a current employee needs Cricket Debt Counseling to verify employment (such as for a loan approval), the employee should advise the Chief Operating Officer of the need at the earliest opportunity so that the authorization can be verified and employment information released.

Cricket Debt Counseling also reserves its right to provide references regarding current or former employees. Generally, such references include verification of dates of employment and job title and duties. More information may be shared in Cricket Debt Counseling's discretion. Cricket Debt Counseling also reserves its right to provide personnel information to third parties, such as government agencies or law enforcement, or in response to legal process, like subpoenas or court orders.

### **3.3 PERSONNEL DATA CHANGES**

It is the responsibility of each employee to promptly notify their supervisor or the Chief Operating Officer of any changes in personnel data. Such changes may affect your eligibility for benefits, the amount you pay for benefit premiums, and your receipt of important company information.

If any of the following have changed or will change in the coming future, contact your supervisor or the Chief Operating Officer as soon as possible:

- Legal name
- Mailing address
- Telephone number(s)
- Change of beneficiary
- Exemptions on your tax forms
- Emergency contact(s)
- Training certificates
- Professional licenses

### **3.4 EXPENSE REIMBURSEMENT**

Cricket Debt Counseling reimburses employees for necessary expenditures and reasonable costs incurred in the course of doing their jobs. Expenses incurred by an employee must be approved in advance by the Chief Operating Officer.

Some expenses that may warrant reimbursement include, but are not limited to, the following: mileage costs, air or ground transportation costs, lodging, meals for the purpose of carrying out company business, and any other reimbursable expenses as required by law. Employees are expected to make a reasonable effort to limit business expenses to economical options. To be reimbursed, employees must submit expense reports to the Chief Operating Officer for approval. The report must be accompanied by receipts or other documentation substantiating the expenses. Questions regarding this policy should be directed to your supervisor or the Chief Operating Officer.

### 3.5 TERMINATION OF EMPLOYMENT

Termination of employment is an inevitable part of personnel activity within any organization, and many of the reasons for termination are routine. Common circumstances under which employment is terminated include the following:

- Resignation - Voluntary employment termination initiated by an employee.
- Termination - Involuntary employment termination initiated by Cricket Debt Counseling. In most cases, Cricket Debt Counseling will use progressive disciplinary actions before dismissing an employee. However, certain actions warrant immediate termination.
- Layoff - Involuntary employment termination initiated by Cricket Debt Counseling for non-disciplinary reasons.
- Retirement - Voluntary employee termination upon eligibility for retirement.

Employees who intend to terminate employment with Cricket Debt Counseling shall provide Cricket Debt Counseling with at least two weeks of written notice. Such notice is intended to allow Cricket Debt Counseling time to adjust to the employee's departure without placing undue burden on those employees who may be required to fill in before a replacement can be found. Since employment with Cricket Debt Counseling is based on mutual consent, both the employee and Cricket Debt Counseling have the right to terminate employment at-will, with or without cause, at any time. In the case of employee termination, the employee will receive their accrued pay in accordance with all federal, state and local laws.

Any employee who terminates employment with Cricket Debt Counseling shall return all files, records, keys, headsets, and any other materials that are the property of Cricket Debt Counseling.

Employee benefits will be affected by employment termination in the following manner:

- All accrued vested benefits that are due and payable at termination will be paid in accordance with applicable federal, state and local laws.
- Some benefits may be continued at the employee's expense, if the employee elects to do so, such as healthcare coverage.
- The employee will be notified of the benefits that may be continued and of the terms, conditions, and limitations of such continuation.

If you have any questions or concerns regarding this policy, direct them to the Chief Operating Officer.



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## **4. WORKING CONDITIONS & HOURS**

### **4.1 COMPANY HOURS**

Hours of Operation are available on the Cricket Debt website.

Supervisors will advise employees of their scheduled shift, including starting and ending times. Business needs may necessitate a variation in your starting and ending times as well as in the total hours you may be scheduled to work each day and each week.

For payroll and overtime computation purposes, the regular workweek begins on Sunday and ends on Saturday.

The normal workday for a full-time non-exempt employee is generally 8 hours plus an unpaid meal period of not less than 30 minutes.

### **4.2 EMERGENCY CLOSING**

At times, emergencies such as severe weather, fires, or power failures can disrupt company operations. In extreme cases, these circumstances may require the closing of a work facility. The decision to close or delay regular operations will be made by Cricket Debt Counseling management.

When a decision is made to close the office, employees will receive official notification from their supervisor.

### 4.3 MEAL & BREAK PERIODS

Employees are entitled to a 30-minute meal period when working 6 or more consecutive hours. If the employee's work shift is at least 6 hours but less than 7 hours, the meal period is to be taken between the second and fifth hour worked. If the work shift is more than 7 hours, the meal period is to be taken between the third and sixth hour worked.

Non-exempt employees are also entitled to a 10-minute break period for every 4 hours (or major part thereof) of work. When possible, supervisors will schedule breaks in the middle of the 4 hour work shift.

For non-exempt employees, the meal period is unpaid. Non-exempt employees must record the beginning and ending of the meal period using Cricket Debt Counseling's timekeeping system.

The following chart lists the number of meal and break periods that are provided to employees based on the length of their shift:

<b>Length of work period</b>	<b>Number of break periods</b>	<b>Number of meal periods</b>
2 hours or less	0	0
2 hours 1 min - 5 hours 59 min	1	0
6 hours	1	1
6 hours 1 min - 10 hours	2	1
10 hours 1 min - 13 hours 59 min	3	1
14 hours	3	2
14 hours 1 min - 18 hours	4	2
18 hours 1 min - 21 hours 59 min	5	2
22 hours	5	3
22 hours 1 min - 24 hours	6	3

Non-exempt employees must be fully relieved of their job responsibilities and are not permitted to work during meal periods. If for any reason a non-exempt employee does not take the applicable meal period that they are provided, the employee must notify his or her supervisor immediately.

Supervisors will schedule meal and break periods in order to accommodate Cricket Debt Counseling's operating requirements.

#### **4.4 BREAK TIME FOR NURSING MOTHERS**

Cricket Debt Counseling accommodates employees who wish to express breast milk during the workday by providing reasonable break times to do so. Employees who use regularly scheduled rest breaks to express breast milk will be paid for the break time. If the lactation break does not run concurrently with the employee's regularly scheduled compensated break, the lactation break time will be unpaid.

For questions related to this policy, please contact the Chief Operating Officer.

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## 5. EMPLOYEE BENEFITS

### 5.1 RETIREMENT PLAN

Cricket Debt Counseling employees have the opportunity to participate in a company-sponsored retirement plan following 30 days of service. Full-time and part-time employees are eligible to participate in the plan.

This policy provides a summary of the benefits which may be provided at Cricket Debt Counseling's discretion. Actual coverage is determined by the express terms of the plan documents. We encourage you to review the plan's Summary Plan Description (SPD) materials carefully.

If there are any conflicts between the handbook or summaries provided and the plan documents, the plan documents will control. Cricket Debt Counseling reserves the right to amend, interpret, modify or terminate any of its employee benefits programs without prior notice to the extent allowed by law.

For details on the specific retirement plans offered through Cricket Debt Counseling, as well as copies of the plan documents, contact the Chief Operating Officer.

### 5.2 HEALTH INSURANCE PROGRAM

Information about the eligibility and benefits involving Cricket Debt Counseling's health insurance and the related health reimbursement arrangement (HRA) and the Section 125 medical reimbursement flexible spending account (FSA) and the dependent care reimbursement account (DCA) are available from the Chief Operating Officer.

### 5.3 HOLIDAYS

Cricket Debt Counseling observes the following holidays:

- New Year's Day
- President's Day
- Easter
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Christmas Day

Due to the nature of our business, Cricket Debt Counseling may require employees to work on a holiday. Employees required to work on holidays will be paid holiday pay in accordance with applicable laws.

## 5.4 TIME OFF FOR VOTING

Employees are encouraged to exercise the right to vote. In most situations, an employee should be able to vote before or after work or by absentee ballot. If an employee cannot do so due to a work schedule, an employee may take up to two hours off work with pay to vote if such time is requested in advance and authorized by the employee's supervisor. Employees will be allowed time off to vote during the day when such time off does not disrupt or minimally disrupts Cricket Debt Counseling's business.

## 5.5 TIME OFF

It is understood that Cricket Debt Counseling's employees may want to take time away from work for vacation, illness, personal or other reasons. Cricket Debt Counseling has separate vacation, sick, and bereavement leave benefits.

**Vacation Paid Time Off:** For years 1 through 3 of employment, all full-time employees accrue vacation time at a rate of 3.333 hours per pay period (two weeks per year). In the month of the employee's third anniversary of employment they will begin to accrue vacation time at a rate of 5 hours per pay period (three weeks per year) and in the month of the employee's fifth anniversary of employment they will begin to accrue vacation time at a rate of 6.666 hours per pay period (four weeks per year).

Part-time employees accrue vacation time on a prorated basis. Vacation time begins to accrue on the date of employment; however, vacation time cannot be taken during the first 90 days of employment.

**Usage:** Full-time and part-time employees who have completed their probationary period are eligible to use accrued vacation time. All vacation requests must be scheduled in advance and approved by the employee's supervisor or the Chief Operating Officer. Employees are encouraged to request vacation time as much in advance as possible, and approval is subject to the reasonable business needs of Cricket Debt Counseling. The minimum amount of vacation that may be scheduled is one hour.

Cricket Debt employees may not request vacation time in excess of their currently accumulated vacation time balance.

Employees **MUST** use vacation time, if available, for all non-sick time off from work, whether planned or unplanned.

**Requesting Vacation Time:** Vacation time must be requested through the online tool on the Cricket Debt Counseling website. Requests will be evaluated and accommodated whenever possible; however, business needs will determine if the request can be approved. In the event of

conflicting requests between employees, rank and then seniority will determine approval.

**Carry Over:** For all counselors and Tier 2 exempt employees, unused vacation time may be carried over from one year to the next, but employees may not have more than 160 hours of vacation time accumulated at any time. Once an employee reaches 160 hours of vacation time, that employee will cease accruing any additional vacation time until the employee's vacation time balance drops below 160 hours, at which time vacation time will accrue as described above until the maximum is reached. Any vacation time that otherwise would have accrued while the employee's vacation time is maxed out at 160 hours is lost, and may not be recouped, and will not be compensated for in any way. Tier 1 exempt employees consist of the Executive Director and the Chief Operating Officer. These employees are not eligible to carry over unused vacation time at the end of the calendar year.

**Pay Out:** An employee will be paid earned but unused vacation time upon termination. Any used but unaccrued vacation time will be deducted from an employee's final paycheck upon termination. If the unaccrued amount exceeds the amount of the employee's final paycheck, the employee will be responsible for paying back the full amount owing.

**Sick Paid Time Off:** All employees of Cricket Debt Counseling are "front-loaded" sick time during the first payroll period of a new year. Employees hired after the first pay period of the year will be front-loaded a prorated amount of sick time. However, sick time cannot be used until after 90 days of employment.

**Usage:** Full-time and part-time employees who have completed their probationary period are eligible to use sick time. Sick time may be used for an employee's personal illness, well-care and medical and dental appointments. Sick time may also be used for illness and well-care of a member of an employee's immediate family (including the employee's spouse, dependent children, mother and father). The minimum amount of sick time that can be taken at a time is one hour.

An employee who has a sick time absence in excess of three consecutive work days must present medical documentation for the absence.

If sick time is exhausted, vacation time must be used in its place. If the employee has no vacation time balance then the sick time is unpaid and may impact the employee's performance evaluation(s).

**Notification:** Employees are expected to inform their supervisor and/or the Chief Operating Officer as soon they are aware that they will need to use sick time but no later than 2 hours prior to the start of their shift. Notification by telephone call is required when possible. After hours a group text must be sent to the Operations Management team for Operations employees or a text to your immediate supervisor for non-Operations team members.

If the employee is absent unexpectedly due to personal or a family member's illness, the employee must notify his or her supervisor as soon as reasonably possible. Guidelines already in place remain in effect and must be followed.

**Sick Time and FMLA:** If the employee is on leave under the Family and Medical Leave Act (FMLA), paid sick time or paid annual/vacation time must be used initially as part of the FMLA leave.

**Carry Over:** Sick time balances are zeroed out at the end of the year and do not roll over to the next year and cannot be carried over.

**Pay Out:** Employees are not paid for unused sick time upon termination of employment.

## **5.6 FAMILY MEDICAL LEAVE (OREGON EMPLOYEES)**

Eligible employees are entitled to a leave of absence to care for the employee's family member (parent, parent-in-law, same-sex domestic partner, child, or spouse) with a "serious health condition" (a physical or mental illness, injury, or impairment that involves inpatient care or continuing treatment by a health care provider) or to provide home care for a child who does not have a serious condition.

A family medical leave of absence is available for up to 12 weeks in any 12-month period. Oregon employees who have used leave for birth, adoption, or foster placement are eligible for up to 12 weeks of additional sick-child leave in the leave calculation year. This type of leave is available to care for a child who needs home care but who does not have a serious health condition.

Employees who have worked at least 180 days and averaged at least 25 hours per week in the previous 180 days are eligible for leave under Oregon law. Employees who have worked at least 1,250 hours in the previous 12 months are eligible for leave under federal law.

A leave must be requested, in writing, with an estimated return-to-work date, at least 30 days in advance when need for the leave is anticipated. When need for the leave is not anticipated, notice must be given as far in advance as reasonably and practically possible. In emergency situations, employees must give oral (verbal) notice of the leave within 24 hours and written notice within three days after returning to work.

Requests for a family medical leave for a family member with a serious health condition must be supported by medical certification of the necessity and timing of the leave from the family member's health care provider as soon as possible after giving notice of the leave, but no later than 15 days after such notice.

An employee's failure to provide such notice or certification may cause the leave to be delayed or denied, as provided by applicable law. An employee's failure to provide required medical certification may also result in disciplinary action up to and including termination of employment.

A family medical leave of absence is unpaid, except to the extent that the employee first uses any accumulated sick or vacation time (if applicable) during the leave. Employees are required to use accumulated sick or vacation time (if applicable) during a family medical leave of absence. Accumulated paid sick time must be used when an employee is unable to work because of his or her personal illness or parental leave. In other



situations, accumulated paid sick time may not be used to care for a family member.

No sick or vacation benefits will accumulate during the leave, except for the portion of the leave during which the employee used accumulated paid time off. Cricket Debt Counseling will continue to pay its portion of the group health insurance premiums, if any, if the employee qualifies for leave under federal law. The employee must, however, continue to pay his or her share of the monthly premium. The employee's failure to pay his or her share of the monthly premium may result in loss of coverage.

An employee who takes a family medical leave of absence will be reinstated to his or her former position or an available equivalent position with similar pay and benefits if the employee's former position no longer exists.

## **5.7 PARENTAL LEAVE (OREGON EMPLOYEES)**

Eligible employees are entitled to a leave of absence to care for a newborn, newly adopted, or newly placed foster child who is under 18 years of age or a newly placed child of any age who is mentally or physically incapable of self-care.

Employees who are biological, adoptive, or foster parents and who have been employed 180 days are eligible for leave for these purposes under Oregon law. Employees who have worked at least 1,250 hours in the previous 12 months are eligible for leave under federal law for these purposes.

In Oregon, each parent is entitled to 12 weeks of leave. Both parents cannot take leave at the same time unless one parent is needed to care for the serious health condition of the other or to care for a parent or child with a serious health condition.

Eligible Oregon employees who take parental leave within 12 months of the child's birth or placement are also eligible for up to 12 weeks of additional sick-child leave.

Parental leave must be taken in one block of time and may not be taken intermittently or on a reduced schedule basis without Cricket Debt Counseling's approval.

Eligible employees who take less than 12 weeks of parental leave within 12 months of the child's birth or placement may use the balance of their state or federal family medical leave entitlement of 12 weeks for family or disability leave.

Female Oregon employees who take a pregnancy-related disability leave are also eligible for an additional 12 weeks of family leave under Oregon law which may be used for additional pregnancy disability leave, for parental leave, to care for a family member with a serious health condition, or sick-child leave.

A leave must be requested in writing, with an estimated return-to-work date, at least 30 days in advance when need for the leave is anticipated. When need for the leave is not anticipated, notice must be given as far in advance as reasonable and practically possible. In emergency situations, employees must give oral (verbal) notice of the leave within 24 hours and written notice within three days after returning to work. The employee's failure to provide such notice may cause the leave to be delayed or denied, as provided by applicable law.

A parental leave is unpaid, except to the extent that the employee first uses accumulated vacation time during the leave. Oregon employees may also use accumulated sick time during the leave. Employees are required to use accumulated vacation time and, in Oregon, sick time, if any, during a parental leave of absence. Accrual of sick and vacation benefits, if any, will not accumulate during the leave, except for the portion of the leave during which the employee used accumulated paid time off. Cricket Debt Counseling will continue to pay its portion of the group health insurance benefits, if any, during the leave, if the employee qualifies for leave under applicable federal law. The employee, however, must continue to pay his or her share of the monthly premium. The employee's failure to pay his or her share of the monthly premium may result in loss of coverage.

An Oregon employee who takes a parental leave will be reinstated to his or her former position or an available and equivalent position, with similar pay and benefits, if the employee's former position no longer exists.

## 5.8 MILITARY LEAVE

Cricket Debt Counseling grants employees unpaid time off for service, training and other obligations in the uniformed services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA) and any other applicable state law.

All employees requesting time off for military service must provide advance notice to their immediate supervisor, unless military necessity prevents such notice or it is otherwise impracticable. Continuation of health insurance benefits is available during military leave subject to the terms and conditions of the group health plan and applicable law.

Employees are eligible for reemployment for up to five years from the date their military leave began. The period an individual has to apply for reemployment or report back to work after military service is based on time spent on military duty and on applicable law. For reinstatement guidelines, contact the Chief Operating Officer.

Employees who qualify for reemployment will return to work at a pay level and status equal to that which they would have attained had they not taken military leave. They will be treated as though they were continuously employed for purposes of determining benefits based on length of service.

Cricket Debt Counseling complies with all rights and protections under all applicable state laws granting time off for service, training and other obligations in the uniformed services. This includes, but is not limited to, benefits entitlement and continuation, notice and recertification requirements, and reemployment application requirements.

Questions regarding this policy should be directed to the Chief Operating Officer.

## **5.9 JURY DUTY**

Cricket Debt Counseling encourages employees to fulfill their civic responsibilities when called upon to serve as a juror. Employees must provide their immediate supervisor with a copy of their jury summons as soon as possible so that the supervisor may make arrangements to accommodate their absence.

Employees on jury duty must report to work on workdays, or parts of workdays, when they are not required to serve. Either Cricket Debt Counseling or the employee may request an excuse from jury duty if it is determined that the employee's absence would create serious operational difficulties.

Jury duty will be paid if required by applicable state law. If paid, jury duty pay will be calculated on the employee's base pay rate times the number of hours the employee would otherwise have worked on the day of absence. If exempt employees miss work because of jury duty, they will receive their full salary, unless they miss the entire workweek. However, Cricket Debt Counseling may offset any jury-duty fees received by an exempt employee against the salary due for that workweek.

## **5.10 WORKERS' COMPENSATION**

Employees who are injured on the job at Cricket Debt Counseling are eligible for Workers' Compensation benefits. Such benefits are provided at no cost to employees and cover any injury or illness sustained in the course of employment that requires medical treatment.

Lost time or medical expenses incurred as a result of an accident or injury which occurred while an employee was on the job will be compensated for in accordance with workers' compensation laws. This protection is paid for in full by Cricket Debt Counseling. No premium is charged for this coverage and no individual enrollment is required. Cricket Debt Counseling will provide medical care and a portion of lost wages through our insurance carrier.

All job-related accidents or illnesses must be reported to an employee's supervisor immediately upon occurrence. Supervisors will then immediately contact the Chief Operating Officer to obtain the required claim forms and instructions.

### **5.11 BONE MARROW DONATION LEAVE**

Cricket Debt Counseling's employees may be eligible to take leave to undergo a medical procedure to donate bone marrow. The total length of leave shall be determined by the employee, but shall not exceed the amount of the employee's already accrued paid time off or 40 work hours, whichever is less, unless otherwise agreed to by Cricket Debt Counseling.

To be eligible, employees must work for Cricket Debt Counseling an average of 20 hours per week.

To the extent possible, employees must provide advance notice of their need for leave under this policy. Employees must submit verification by a physician for the purpose and length of each requested leave to donate bone marrow. If there is a medical determination that the employee does not qualify as a bone marrow donor, any leave of absence granted to the employee prior to that medical determination will not be forfeited.

### **5.12 CRIME VICTIMS LEAVE**

An employee may be entitled to a reasonable amount of leave to attend a criminal proceeding if the employee, or his or her immediate family member, is a victim of a crime. For purposes of this policy, immediate family member means spouse, domestic partner, father, mother, sibling, child, stepchild and grandparent.

To be eligible, the employee must work an average of 25 or more hours per week for at least 180 days before requesting leave.

Except in cases of imminent danger to the health or safety of the employee or his or her family member, or unless impracticable, an employee requesting crime victims leave must inform his or her supervisor of the need for leave as soon as practical.

Employees must be prepared to provide Cricket Debt Counseling with certification to verify the employee's eligibility for the leave requested, such as a police report, court order, or evidence that they appeared in court.

Crime victims leave is unpaid; however, employees may opt to use accrued paid time off for this purpose.

### **5.13 DOMESTIC VIOLENCE, SEXUAL ASSAULT OR STALKING LEAVE**

An employee may be entitled to a reasonable amount of leave if the employee, or his or her minor child or dependent, is a victim of domestic violence, harassment, sexual assault, or stalking. Such leave may be taken on a continuous, intermittent, or reduced schedule basis.

This leave may be used to:

- Seek legal or law enforcement assistance, including preparing for and participating in protective order proceedings or other civil or criminal legal proceedings related to domestic violence, harassment, sexual assault or stalking.
- Seek medical treatment for or to recover from injuries caused by domestic violence, harassment, sexual assault, or stalking.
- Obtain services from a victim services provider or licensed mental health professional.
- Relocate or take steps to secure an existing home to ensure the health and safety of the employee or his or her minor child or dependent.

An employee requesting leave under this policy must inform his or her supervisor of the need for leave as soon as practical. When the leave is taken in an unanticipated or emergency situation, the notice may be given by another person on behalf of the employee.

Employees must be prepared to provide Cricket Debt Counseling with certification to verify the employee's eligibility for the leave requested, such as copies of protective orders, police reports, orders to appear in court, or documentation from an attorney, law enforcement officer, health care professional, member of the clergy, or victim services provider.

Leave for this purpose is unpaid; however, employees may use accrued paid time off for this purpose.

## 5.14 LEGISLATIVE LEAVE

Employees who are members of the Legislative Assembly, or who have been certified or appointed to serve in the Legislative Assembly, may be entitled to a reasonable amount of leave to perform the duties of the position to which they have been appointed.

To be eligible, the employee must have been employed by Cricket Debt Counseling for at least 90 days immediately prior to the commencement of leave.

Prior to a regular session, an employee must provide at least 30 days' notice of their need for leave under this policy. When the need for leave is not foreseeable, employees must provide notice as soon as it is reasonably apparent that an emergency or special session will be held. Requests must be submitted to the employee's supervisor.

Upon expiration of the leave, an employee must submit a request for reinstatement. Eligible employees will generally be reinstated to his or her position, or if such position does not still exist, to a similar position, with equivalent seniority, benefits, pay and other terms and conditions of employment.

Employees should consult with the Chief Operating Officer regarding eligibility and the process to apply for reinstatement upon expiration of the leave.

The leave is unpaid; however, employees may opt to use accrued paid time off for this purpose.

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## 6. EMPLOYEE CONDUCT

### 6.1 STANDARDS OF CONDUCT

Cricket Debt Counseling expects each employee to demonstrate unquestionable integrity and to contribute to the quality and reliability of Cricket Debt Counseling's services within the scope of his or her job responsibilities. Cricket Debt Counseling also expects each employee to comply with the guidelines as set forth in this Handbook as well as any other policies or procedures communicated to the employee. It is impossible to list every example of conduct or behavior that is unacceptable. Generally, unethical, dishonest, unlawful, unsafe, disruptive, inefficient, disrespectful or other conduct that is inconsistent with Cricket Debt Counseling's goals and values is unacceptable.

Failure to meet these standards may be the basis for a negative or delayed adjustment in compensation and/or disciplinary action up to and including termination of employment.

Cricket Debt Counseling may take appropriate disciplinary action for any failure to follow or meet Cricket Debt Counseling's standards of conduct. Discipline less than termination may include informal counseling, an oral warning, a written warning, a performance evaluation indicating below-standard performance in one or more areas, demotion or suspension. While Cricket Debt Counseling may impose discipline less than termination, Cricket Debt Counseling reserves the right to skip any and all forms of lesser discipline before terminating an employee depending on its own determination of the seriousness of a particular situation. Although Cricket Debt Counseling may utilize discipline less than termination to correct workplace misconduct or performance problems, this does not alter the employee's at-will employment relationship with Cricket Debt Counseling or change the fundamental right of either Cricket Debt Counseling or the employee to terminate employment at any time, with or without cause, and with or without notice.

**Examples of Workplace Misconduct:** Cricket Debt Counseling may issue disciplinary action, up to and including termination of employment, for workplace misconduct, including for any of the examples listed below. This list is illustrative only, and does not identify every potential type of workplace misconduct for which an employee may receive discipline up to and including termination:



- Insubordination, failure or refusal to carry out job assignments and management directives.
- Unauthorized release of confidential or proprietary information or trade secrets.
- Swearing or verbal abuse directed at co-workers, managers, or customers while at work.
- Falsification of any work, personnel, or other Cricket Debt Counseling records.
- Unauthorized taking or removal of employer or co-worker funds or property, or unauthorized charges to one of Cricket Debt Counseling's accounts.
- Dishonesty.
- Discrimination against or harassment of co-workers, managers or customers.
- Consumption or being under any influence of alcohol or illegal drugs while working for Cricket Debt Counseling (except the use of medications as prescribed by a physician).
- Deliberate or negligent damage to Cricket Debt Counseling property.
- Fighting with or threatening a co-worker, manager, or customer.
- Unacceptable or below-standard job performance.
- Excessive or recurring absenteeism, tardiness, or failure to report in when absent or late for work.
- Failure to monitor and respond to Cricket Debt Counseling communications, whether by telephone, email, or Instant Messaging.
- Sleeping on the job.
- Theft.
- Misuse of Cricket Debt Counseling property.
- Violation of any policy contained in this Handbook or any other Cricket Debt Counseling policy or procedure communicated to employees.

Other forms of misconduct not listed above may also result in disciplinary action, up to and including termination of employment. If you have questions regarding Cricket Debt Counseling's standards of conduct, please direct them to your supervisor or the Chief Operating Officer.

This policy is not intended to restrict an employee's right to discuss, or act together to improve, wages, benefits and working conditions with co-

workers or in any way restrict employees' rights under the National Labor Relations Act.

## **6.2 DISCIPLINARY ACTION**

Disciplinary action at Cricket Debt Counseling is intended to fairly and impartially correct behavior and performance problems early on and to prevent reoccurrence.

Disciplinary action may involve any of the following: verbal warning, written warning, suspension with or without pay, and termination of employment, depending on the severity of the problem and the frequency of occurrence. Cricket Debt Counseling reserves the right to administer disciplinary action at its discretion and based upon the circumstances.

Cricket Debt Counseling recognizes that certain types of employee behavior are serious enough to justify termination of employment, without observing other disciplinary action first.

These violations include but are not limited to:

- Workplace violence.
- Harassment.
- Theft of any kind.
- Insubordinate behavior.
- Vandalism or destruction of company property.
- Presence on company property during non-business hours.
- Use of company equipment and/or company vehicles without prior authorization.
- Indiscretion regarding personal work history, skills, or training.
- Divulging Cricket Debt Counseling's business practices or any other Confidential Information.
- Any misrepresentation of Cricket Debt Counseling to a customer, a prospective customer, the general public, or an employee.

### 6.3 CONFIDENTIALITY

Cricket Debt Counseling takes the protection of Confidential Information very seriously. "Confidential Information" includes, but is not limited to, computer processes, computer programs and codes, customer lists, customer preferences, customers' personal information, company financial data, marketing strategies, research and development strategies, pricing information, business and marketing plans, vendor information, software, databases, and information concerning the creation, acquisition or disposition of products and services.

Confidential Information also includes Cricket Debt Counseling's intellectual property and information that is not otherwise public. Intellectual property includes, but is not limited to, trade secrets, ideas, discoveries, writings, trademarks, and inventions developed through the course of your employment with Cricket Debt Counseling and as a direct result of your job responsibilities with Cricket Debt Counseling. Wages and other conditions of employment are not considered to be Confidential Information.

To protect such information, employees may not disclose any confidential or non-public proprietary information about Cricket Debt Counseling to any unauthorized individual. If you receive a request for Confidential Information, you should immediately refer the request to your supervisor or the Chief Operating Officer.

The unauthorized disclosure of Confidential Information belonging to Cricket Debt Counseling, and not otherwise available to persons or companies outside of Cricket Debt Counseling, may result in disciplinary action, up to and including termination of employment. If you leave Cricket Debt Counseling, you may not disclose or misuse any Confidential Information.

This policy is not intended to restrict an employee's right to discuss, or act together to improve, wages, benefits and working conditions with co-workers or in any way restrict employees' rights under the National Labor Relations Act.

Questions regarding this policy should be directed to the Chief Operating Officer.

## 6.4 WORKPLACE VIOLENCE

Cricket Debt Counseling strictly prohibits workplace violence, including any act of intimidation, threat, harassment, physical violence, verbal abuse, aggression or coercion against a coworker, vendor, customer, or visitor.

Prohibited actions, include, but are not limited to, the following examples:

- Physically injuring another person.
- Threatening to injure another person.
- Engaging in behavior that subjects another person to emotional distress.
- Using obscene, abusive or threatening language or gestures.
- Bringing an unauthorized firearm or other weapon onto company property.
- Threatening to use or using a weapon while on company premises, on company-related business, or during job-related functions.
- Intentionally damaging property.

All threats or acts of violence should be reported immediately to your supervisor or security personnel. Employees should warn their supervisors or security personnel of any suspicious workplace activity that they observe or that appears problematic. Employee reports made pursuant to this policy will be investigated promptly and will be kept confidential to the maximum extent possible. Cricket Debt Counseling will not tolerate any form of retaliation against any employee for making a report under this policy.

Cricket Debt Counseling will take prompt remedial action, up to and including immediate termination, against any employee found to have engaged in threatening behavior or acts of violence.

## 6.5 DRUG & ALCOHOL USE

Cricket Debt Counseling is committed to maintaining a workplace free of substance abuse. No employee or individual who performs work for Cricket Debt Counseling is allowed to consume, possess, sell, purchase, or be under the influence of alcohol or illegal drugs, as defined by federal law, on any property owned by or leased on behalf of Cricket Debt Counseling or while on Cricket Debt Counseling business.

The use of over-the-counter drugs and legally prescribed drugs is permitted as long as they are used in the manner for which they were prescribed and provided that such use does not hinder an employee's ability to safely perform his or her job. Employees should inform their supervisor if they believe their medication will impair their job performance, safety or the safety of others, or if they believe they need a reasonable accommodation when using such medication.

Cricket Debt Counseling will not tolerate employees who report for duty while impaired by the use of alcohol or drugs. All employees should report evidence of alcohol or drug abuse to their supervisor or the Chief Operating Officer immediately. In cases in which the use of alcohol or drugs creates an imminent threat to the safety of persons or property, employees are required to report the violation. Failure to do so may result in disciplinary action, up to and including termination of employment.

As a part of our effort to maintain a workplace free of substance abuse, Cricket Debt Counseling employees may be asked to submit to a medical examination and/or clinical testing for the presence of alcohol and/or drugs. Within the limits of federal, state, and local laws, Cricket Debt Counseling reserves the right to examine and test for drugs and alcohol at our discretion.

As a condition of your employment with Cricket Debt Counseling, employees must comply with this Drug & Alcohol Use Policy. Be advised that no part of the Drug & Alcohol Use Policy shall be construed to alter or amend the at-will employment relationship between Cricket Debt Counseling and its employees.

Employees found in violation of this policy may be subject to disciplinary action, up to and including termination of employment.

## **6.6 SEXUAL & OTHER UNLAWFUL HARASSMENT**

Cricket Debt Counseling is committed to a work environment in which all individuals are treated with respect. Cricket Debt Counseling expressly prohibits discrimination and all forms of employee harassment based on race, color, religion, sex, pregnancy, national origin, age, disability, military or veteran status, or status in any group protected by state or local law.

Sexual harassment is a form of discrimination and is prohibited by law. For purposes of this policy sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when this conduct explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance, or creates an intimidating, hostile, or offensive work environment. Unwelcome sexual advances (either verbal or physical), requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when: (1) submission to such conduct is made either explicitly or implicitly a term or condition of employment; (2) submission or rejection of the conduct is used as a basis for making employment decisions; or, (3) the conduct has the purpose or effect of interfering with work performance or creating an intimidating, hostile, or offensive work environment.

Sexual and unlawful harassment may include a range of behaviors and may involve individuals of the same or different gender. These behaviors include, but are not limited to:

- Unwanted sexual advances or requests for sexual favors.
- Sexual or derogatory jokes, comments, or innuendo.
- Unwelcomed physical interaction.
- Insulting or obscene comments or gestures.
- Offensive email, voicemail, or text messages.
- Suggestive or sexually explicit posters, calendars, photographs, graffiti, or cartoons.
- Making or threatening reprisals after a negative response to sexual advances.
- Visual conduct that includes leering, making sexual gestures, or displaying of sexually suggestive objects or pictures, cartoons or posters.
- Verbal sexual advances or propositions.
- Physical conduct that includes touching, assaulting, or impeding or blocking movements.

- Abusive or malicious conduct that a reasonable person would find hostile, offensive, and unrelated to Cricket Debt Counseling's legitimate business interests.
- Any other visual, verbal, or physical conduct or behavior deemed inappropriate by Cricket Debt Counseling.

Harassment on the basis of any other protected characteristic is also strictly prohibited.

**Complaint Procedure:** Cricket Debt Counseling strongly encourages the reporting of all instances of discrimination, harassment, or retaliation. If you believe you have experienced or witnessed harassment or discrimination based on sex, race, national origin, disability or another factor, promptly report the incident to your supervisor. If you believe it would be inappropriate to discuss the matter with your supervisor, you may bypass your supervisor and report it directly to:

Lance Brechbill  
lance@cricketdebt.com  
Chief Operating Officer  
219 SW Harvey Milk Street, Suite 200, Portland, Oregon 97204  
866-719-0400

Any reported allegations of harassment or discrimination will be investigated promptly, thoroughly, and impartially.

Any employee found to be engaged in any form of sexual or other unlawful harassment may be subject to disciplinary action, up to and including termination of employment.

**Retaliation Prohibited:** Cricket Debt Counseling expressly prohibits retaliation against any individual who reports discrimination or harassment, or assists in investigating such charges. Any form of retaliation is considered a direct violation of this policy and, like discrimination or harassment itself, will be subject to disciplinary action, up to and including termination of employment.

## **6.7 CONFLICT OF INTEREST**

Employees are expected to avoid situations that might lead their personal interests to conflict with, or appear to conflict with, the interests of Cricket Debt Counseling or which might compromise, or appear to compromise, Cricket Debt Counseling's reputation and integrity. A conflict of interest, or the appearance of one, occurs when the employee or a member of the employee's household or immediate family uses the employee's position with Cricket Debt Counseling for personal benefit or for personal gain. A financial interest or investment, personal association, or business relationship with a customer, supplier or competitor that interferes with the employee's ability to exercise independent judgment on Cricket Debt Counseling's behalf is prohibited.

"Immediate family" includes an employee's spouse, domestic partner, siblings, parents and grandparents, children and grandchildren, nieces and nephews, and people living in the same household in a relationship substantially comparable to any of the above.

## **6.8 TELEPHONE USAGE**

Cricket Debt Counseling's telephones are intended for the sole use of conducting company business. Personal use of the Cricket Debt Counseling's telephones and individually owned cell phones during business hours should be kept to a minimum or for emergency purposes only. We ask that personal calls only be made or received outside of working hours, including during lunch or break time. Long distance phone calls which are not strictly business-related are expressly prohibited.

Any employee found in violation of this policy will be subject to disciplinary action, up to and including termination of employment.

## **6.9 USE OF COMPANY PROPERTY**

Company property refers to anything owned by Cricket Debt Counseling: physical, electronic, intellectual, or otherwise. The use of company property is for business necessity only.

When materials or equipment are assigned to an employee for business, it is the employee's responsibility to see that the equipment is used properly and cared for properly. However, at all times, equipment assigned to the employee remains the property of Cricket Debt Counseling, and is subject to reassignment and/or use by Cricket Debt Counseling without prior notice or approval of the employee. This includes, but is not limited to, computer equipment and data stored thereon, voicemail, records, and employee files.



## 6.10 COMPUTER, EMAIL & INTERNET USAGE

It is important that all employees use good business judgment when using Cricket Debt Counseling's electronic communications systems (ECS).

**Standards of Conduct and ECS:** Cricket Debt Counseling strives to maintain a workplace free of discrimination and harassment. Therefore, Cricket Debt Counseling prohibits the use of its ECS for bullying, harassing, discriminating, or engaging in other unlawful misconduct, in violation of Cricket Debt Counseling's policies against discrimination and harassment.

**Copyright and other Intellectual Property:** For Cricket Debt Counseling's protection as well as your own, it is critical that you show proper respect for the laws governing copyright, fair use of copyrighted material owned by others, trademarks and other intellectual property, including Cricket Debt Counseling's own copyrights, trademarks and brands.

Cricket Debt Counseling purchases and licenses the use of various computer software for business purposes and does not own the copyright to this software or its related documentation. Unless authorized by the software developer, Cricket Debt Counseling does not have the right to reproduce such software for use on more than one computer. Employees may only use software according to the software license agreement.

Cricket Debt Counseling prohibits the illegal duplication of software and its related documentation.

**ECS Guidelines:** The following behaviors are examples of previously stated or additional actions and activities under this policy that are prohibited:

- Sending or posting discriminatory, harassing, or threatening messages or images about coworkers, supervisors or Cricket Debt Counseling that violate Cricket Debt Counseling's policy against discrimination and harassment.
- Stealing, using, or disclosing someone else's code or password without authorization.
- Pirating or downloading Cricket Debt Counseling owned software without permission.
- Sending or posting Cricket Debt Counseling's confidential material, trade secrets, or non-public proprietary information outside of Cricket Debt Counseling. Wages and other conditions of employment are not considered confidential material.
- Violating copyright laws and failing to observe licensing agreements.
- Participating in the viewing or exchange of pornography or obscene materials.

- Sending or posting messages that threaten, intimidate, coerce, or otherwise interfere with the job performance of fellow employees.
- Attempting to break into the computer system of another organization or person.
- Refusing to cooperate with a security investigation.
- Using the Internet for gambling or any illegal activities.
- Sending or posting messages that disparage another organization's products or services.
- Passing off personal views as representing those of Cricket Debt Counseling.

**Privacy and Monitoring:** Computer hardware, software, email, Internet connections, and all other computer, data storage or ECS provided by Cricket Debt Counseling are the property of Cricket Debt Counseling. Employees have no right of personal privacy when using Cricket Debt Counseling's ECS. To ensure productivity of employees, compliance with this policy and with all applicable laws, including harassment and anti-discrimination laws, computer, email and Internet usage may be monitored.

Violations of this policy may result in disciplinary action, up to and including termination of employment. Questions or concerns related to this policy should be directed to your supervisor or the Chief Operating Officer.

This policy is not intended to restrict an employee's right to discuss, or act together to improve, wages, benefits and working conditions with co-workers or in any way restrict employees' rights under the National Labor Relations Act.

## 6.12 COMPANY SUPPLIES

Only authorized persons may purchase supplies in the name of Cricket Debt Counseling. No employee whose regular duties do not include purchasing shall incur any expense on behalf of Cricket Debt Counseling or bind Cricket Debt Counseling by any promise or representation without express written approval.

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## 7. TIMEKEEPING & PAYROLL

### 7.1 ATTENDANCE & PUNCTUALITY

Absenteeism and tardiness place an undue burden on other employees and on Cricket Debt Counseling. Cricket Debt Counseling expects regular attendance and punctuality from all employees. This means being in the workplace, ready to work, at your scheduled start time each day and completing your entire shift. Employees are also expected to return from scheduled meal and break periods on time.

All time off must be requested in writing, in advance, as outlined in the Cricket Debt Counseling's Paid Time Off (PTO) policy. If an employee is unexpectedly unable to report for work for any reason, he or she must directly notify their supervisor as early as possible, and preferably prior to their scheduled starting time. It is not acceptable to leave a voicemail message with a supervisor, except in extreme emergencies. In cases that warrant leaving a voicemail message or when an employee's direct supervisor is unavailable, a follow-up call must be made later that day.

If an illness or emergency occurs during work hours, employees should notify their supervisor as soon as possible.

Employees, who are going to be absent for more than one day, should contact their supervisor on each day of their absence. Cricket Debt Counseling reserves the right to ask for a physician's statement in the event of a long-term illness (in excess of three consecutive work days), or multiple illnesses or injuries.

If an employee fails to notify their supervisor after three consecutive days of absence, Cricket Debt Counseling will presume that the employee has voluntarily resigned. Cricket Debt Counseling will review any extenuating circumstances that may have prevented him or her from calling in before the employee is removed from payroll.

Should undue or recurrent absence and tardiness become apparent, the employee will be subject to disciplinary action, up to and including termination of employment.

This policy is not intended to restrict an employee's right to discuss, or act together to improve, wages, benefits and working conditions with co-workers or in any way restrict employees' rights under the National Labor Relations Act.

## **7.2 TIMEKEEPING**

Employees are responsible to maintain accurate and complete records of all hours worked and time off. All nonexempt employees are required to complete a timesheet after each shift to record all hours worked.

Nonexempt employees will use the Cricket Debt Counseling web-based time sheet system to record their hours worked, breaks taken and time off used. The completed time sheet records will be reviewed by management and accounting and will be used by the payroll specialist in preparing the payroll computation.

Exempt employees are required to report absences due to illness, injury, PTO or holidays to the Chief Operating Officer. Employees may correct or make changes in their time records only if approved by the Chief Operating Officer. Corrections and changes should be timely submitted to the Chief Operating Officer.

Falsification of time records may result in discipline up to and including termination.

## **7.3 PAYDAYS**

Cricket Debt Counseling's pay periods are twice per month. Paydays occur on the fifteenth and last day of each month.

## **7.4 PAYROLL DEDUCTIONS**

The law requires the following payroll deductions: FICA (social security), Medicare, and federal and state income taxes. Other deductions may require an employee's written authorization. Examples of additional deductions may include deductions for an employee's portion of any retirement plan contributions.

If you believe that an improper deduction has been made from your pay, raise the issue with the Chief Operating Officer immediately. Cricket Debt Counseling will promptly investigate. If the investigation reveals that you were subjected to an improper deduction from pay, you will be reimbursed promptly.

## 7.5 PERFORMANCE EVALUATIONS

Regular performance evaluations provide an opportunity to discuss how well the employee is meeting expectations, to clarify job responsibilities, and to explore possibilities for development and advancement.

Performance evaluations are also part of Cricket Debt Counseling's personnel records. Employees may be asked to sign each performance evaluation to indicate that it was reviewed; an employee's signature does not signify that the employee agrees with Cricket Debt Counseling's evaluation of the employee's performance. Performance evaluations are usually conducted:

- Twice per year; in July after the first half of the year and in the following January for the second half of the year.
- Newly hired employees will receive a performance evaluation the next scheduled evaluation period following six months of employment.

Performance evaluations also may be completed at other times at the discretion of Cricket Debt Counseling.

All Cricket Debt Counseling related phone calls and web counseling sessions are recorded and/or monitored. Employees will receive periodic evaluations of one or more calls/transcripts selected at random to monitor compliance and performance. Employees are expected to review their evaluations, and incorporate comments or criticisms related to their job performance. Employees are encouraged to seek clarification or guidance, if necessary, in order to incorporate comments or criticisms related to their job performance.

Wage or salary increases may be tied to an employee's performance and are at Cricket Debt Counseling's sole discretion. Cricket Debt Counseling may grant increases at any time they are considered appropriate based on merit, increased responsibilities, or changes in market conditions.

Similarly, there may be no increase or a delay in the increase if the employee's job performance, Cricket Debt Counseling's finances or market conditions do not support one.

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## **ACKNOWLEDGMENT OF RECEIPT OF HANDBOOK**

I acknowledge that I have received and read a copy of Cricket Debt Counseling's Employee Handbook. I agree to abide by the policies in this handbook as well as any other policies or procedures adopted by Cricket Debt Counseling. I understand that this handbook supersedes all previously issued handbooks and that Cricket Debt Counseling may change, modify, or replace policies and procedures in this handbook, with or without notice to me. I also understand that the policies and procedures contained in this handbook do not create an employment contract and that no written contract for employment exists.

I further understand and acknowledge that either Cricket Debt Counseling or I may terminate the employment relationship at any time, for any reason, with or without cause or notice, and that the at-will nature of my employment may not be modified except in writing and signed by the President of Cricket Debt Counseling.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_