

# Our Employee Benefits

**A**t Community First Bank/HFG we value our employees and offer a comprehensive benefit package to enhance both our employees' work life as well as providing that important balance between work and personal life. *Our benefit program rewards our employees!*

**Medical, Dental and Vision Insurance** | Our Health Care Plan includes comprehensive, flexible coverage for full time employees and their families, and at this time the company pays the full premium cost for the employee only coverage.

**Flexible Spending Arrangement** | Allows employees to use pre-tax dollars for unreimbursed health care or dependent care expenses.

**Long Term Disability Insurance** | Provided at no cost for all eligible full time employees.

**Group Life and Accidental Death & Dismemberment Insurance**  
Provides insurance for up to 2.5 times annual earnings; is provided at no cost to all eligible full time employees.

**Voluntary Accidental Death & Dismemberment and Voluntary Supplement Life Insurance**  
Additional insurance is available to full time employees, their spouse and family.

**Voluntary Legal Reference Program** | Provides access to legal services.

**401(k)/ESOP Plan** | Offering both a traditional and Roth 401k option and stock ownership. Up to a 4% match with immediate vesting.

**Discounted Bank Services** | Free checking/savings accounts; safety deposit box, cashier's checks, notary services, money orders and other financial benefits.

**AT&T Discounts** | AT&T offers our employees access to a 22% discount on wireless service plans.

**Employee Assistance Program** | This benefit is free to employees and completely confidential.

**Time Away From Work** | Depending upon the number of hours an employee is scheduled to work, there are several paid time off benefits available. To list a few:

**Vacation** | A generous vacation plan is available for all full time employees and part time employees working a minimum of 20 hours per week.

**Holidays** | Observes all Federal Holidays.

**Community Service Day** | In support of our commitment to our community and charitable causes throughout our region, we provide qualified full time and part time employees paid time off each year to participate in charity events.

**Sick Time** | Sick and Safe Leave time accrues for all employees.