

## BENEFIT HIGHLIGHTS

Being an employee at First State Bank and Trust/Valley Agencies comes with rewards beyond the job. We offer a wide-range of healthcare options, community volunteering opportunities, retirement plans, and more. We empower our employees to be curious and pursue their interests, develop new skills, and help our employees **Achieve More. Together.™** Achieving more is what we're all about at First State Bank and Trust/Valley Agencies.

### CORE BENEFITS

#### HEALTH INSURANCE

Access to medical, dental, and vision insurance as well as a health savings account and three different types of flexible spending accounts.

#### LIFE INSURANCE

Employer-paid basic life and AD&D at 1.5 x your annual earnings, as well as voluntary supplemental coverage for you, your spouse, and/or child(ren).

#### DISABILITY INSURANCE

Employer-paid short and long-term disability insurance.

#### PAID TIME OFF

In addition to a wonderful paid time off program, you will receive 11 paid holidays.

#### RETIREMENT PROGRAM

FSBT/Valley Agencies share in the rewards of the company's current and future success with eligibility into the plan after 90-days of employment for any employee who works over 20 hours per week. To help you toward your retirement, you can elect 401K and/or 401k Roth contributions. We also match your contributions —\$1 for \$1 up to 6% and also offer a discretionary annual profit sharing.

### BONUS BENEFITS

#### PAID VOLUNTEER TIME-OFF

Eight hours each year to volunteer during normal work hours for full-time employees. Four hours each year for part-time employees.

#### EAP

Employer-paid assistance program when life provides you and/or your family some challenges. Confidential and easy access to the help you need!



HERE ARE JUST A FEW OF THE  
ADDITIONAL BENEFITS AVAILABLE TO  
YOU AS A FIRST STATE BANK AND  
TRUST/VALLEY AGENCIES EMPLOYEE:

- ▶ Education assistance
- ▶ Personal banking, loan, safe deposit box, investment, and insurance planning benefits
- ▶ Voluntary accident, critical illness, cancer, and hospital indemnity insurance
- ▶ Coverage for domestic partners and domestic partner children

**CALL 651.439.5195 FOR MORE INFO**