

Employee Handbook



VELOPAYMENTS

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WELCOME!

Welcome to Velo-Payments, Inc. We hope you agree that you have a great contribution to make to our organization and that you find your employment with us a rewarding experience. We look forward to the opportunity of working together to create a more successful company. We also want your employment with us to be one that is mutually beneficial and gratifying.

We hope you will find satisfaction in your job and take pride in your work.

~Company Management

INTRODUCTION

INTRODUCTION TO HANDBOOK

This handbook was developed to provide you with guidelines to our company policies and to outline programs and benefits available to you. You should familiarize yourself with the contents as soon as possible so you will know what is expected of you and what you can expect from our organization.

This Employee Handbook replaces all previous Velo-Payments, Inc. handbooks, policies and memoranda. Failure to follow any of the policies in this handbook may result in disciplinary action, up to and including, termination of employment.

Velo-Payments, Inc. and Insperity are in a co-employment work relationship. This means that Velo-Payments, Inc. handles the day-to-day activities related to its core business. Insperity handles the administrative responsibilities such as payroll processing and benefits, and supports the company in many human resources issues.

You should have already signed an Employment Agreement outlining your employment relationship with Insperity. Contact your supervisor or an Insperity payroll or human resource specialist if you have any questions.

We hope that your experience with us will be challenging, enjoyable and rewarding. Again, welcome!

CHANGE IN POLICY

The company may change, revoke or supplement the policies in this handbook at any time without notice. The company will determine the effective date of any changes and every effort will be made to notify you in advance. However, failure to give advance notice will not void any policy's application in the workplace.

Supervisors do not have the authority to change the policies in this handbook on their own. If you are uncertain about any policy or procedure, contact your supervisor for clarification.

EMPLOYMENT

EQUAL EMPLOYMENT OPPORTUNITY

Velo-Payments, Inc. and Insperity provide equal employment opportunities to all employees and applicants in all company facilities without regard to race, color, religious creed, sex, national origin, ancestry, citizenship status, pregnancy, childbirth, (or related medical conditions, including, but not limited to lactation), physical disability, mental and/or intellectual disability, age, military status or status as a Vietnam-era or special disabled veteran, marital status, registered domestic partner or civil union status, gender (including sex stereotyping and gender identity or expression), medical condition (including, but not limited to, cancer related or HIV/AIDS related), genetic information, or sexual orientation in accordance with applicable federal, state and local laws.

This policy applies to all terms and conditions of employment, including, but not limited to, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

AT-WILL EMPLOYMENT

Your employment with Velo-Payments, Inc. is at-will which means that you or Velo-Payments, Inc. may terminate your employment at any time for any lawful reason unless a written employment agreement exists with Velo-Payments, Inc. that provides otherwise. Your employment with Insperity is at-will regardless of whether you have a written employment agreement with Velo-Payments, Inc.

Velo-Payments, Inc. has the right to transfer, demote, or otherwise discipline an employee at any time for any lawful reason. Insperity does not have the authority to change your at-will status with Velo-Payments, Inc., enter into any agreement for employment for any specified period or make any promises or commitments to the contrary. Likewise, Velo-Payments, Inc. does not have the authority to change your at-will status with Insperity, enter into any agreements on behalf of Insperity for employment for any specified period or make any promises or commitments to the contrary. Velo-Payments, Inc. however, maintains the ability to enter into employment agreements, independent of Insperity, which is not binding on Insperity and does not alter the at-will nature of your employment with Insperity. For an employment agreement with Velo-Payments, Inc. to be considered valid, it must be signed by the Key Decision Maker of the Organization.

This handbook is not a contract guaranteeing employment for any specific duration. As provided in the Handbook Acknowledgment, nothing in this handbook creates or is intended to create a promise or representation of continued employment. This handbook replaces any and all prior handbooks, written documents (with the exception of authorized employment agreements) or oral or implied representations that might otherwise contradict the at-will nature of your employment.

ACCOMMODATION OF DISABILITIES

Velo-Payments, Inc. is committed to making every reasonable effort to accommodate an employee's disability. An accommodation may be provided as long as the employee can

perform the essential duties of the job, and it does not create an undue hardship for the company. A reasonable accommodation may include changes in the work environment or in the way a job is performed, so a person with a disability may enjoy equal employment opportunities.

Under this policy, if you are pregnant and request a reasonable accommodation for the duration of or any part of your pregnancy, we will explore all possible means of providing the reasonable accommodation including, but is not limited to, the following:

- More frequent or longer bathroom breaks;
- Breaks for increased water intake;
- Breaks for periodic rest;
- Seating;
- Assistance with manual labor;
- Light duty;
- Temporary transfer to a less strenuous or hazardous position;
- Acquisition or modification of equipment;
- Changing the employee's job duties;
- Changing the employee's work hours;
- Relocating the employee's work area; or
- Providing leave necessitated by pregnancy, childbirth, or medical or common conditions relating to pregnancy or childbirth.

Accommodations depend upon the employee's job qualifications and the specific facts and circumstances of each individual situation.

Please inform your supervisor if you require an accommodation, so the company can have an interactive discussion with you. Your supervisor will work with you to determine if there is a need for an adjustment or change at work to accommodate your disability.

PERSONNEL FILES

Velo-Payments, Inc. and Insperity each maintain a personnel file on each employee. Contact your supervisor to request a review of your company personnel file, or contact your Insperity payroll or human resource specialist to view your Insperity personnel file.

To ensure that your personnel file is up-to-date at all times, notify your supervisor or your payroll specialist of any changes in your name, telephone number, home address, withholding instructions, number of dependents, beneficiary designations, or the individuals to notify in case of an emergency. Additionally, complete and forward an Employee Change of Personal Information form to your Insperity payroll specialist or you may update your file through the Insperity Premier™ at <http://portal.insperity.com>. Assistance may also be provided through the Insperity Contact Center at 866-715-3552, 7AM-7PM CT Monday-Friday.

EMPLOYMENT REFERENCES

You should refer all requests for employment verification, on current or former employees, to Insperity Employment Verifications at 800-242-8893, ext. 3796. Insperity will only release your last title and dates of employment, unless you have authorized in writing certain additional information to be provided.

EMPLOYEE CONDUCT

GUIDELINES FOR APPROPRIATE CONDUCT

In order to conduct the operations of Velo-Payments, Inc. efficiently and professionally, all employees are to follow the rules of conduct that will protect the interests and safety of all employees and the company. All employees are expected to act in a professional manner with customers, and the general public.

Although it is not possible to list all forms of inappropriate behavior and conduct, the following are examples that are considered inappropriate and may result in disciplinary action up to and including termination of employment:

- Falsifying employment or other company records;
- Violating the Anti-Harassment policy;
- Violating certain state, federal or local laws and regulations;
- Violating security or safety rules or failing to observe safety rules or safety practices; failing to wear required safety equipment; tampering with equipment or safety equipment;
- Soliciting gratuities from customers or clients;
- Displaying excessive or unexcused absenteeism or tardiness;
- Possessing firearms, weapons or explosives on company property without authorization, in violation of policy or while on duty;
- Using the company's property and supplies, particularly for personal purposes in an excessive, unnecessary or unauthorized way;
- Negligent damage of property;
- Violating the Violence in the Workplace policy;
- Violating the Drug-Free Workplace policy;
- Committing theft or unauthorized possession of company property or the property of fellow employees; possessing or removing any company property, including documents, from the premises without prior permission from management; using company equipment or property for personal reasons without proper authorization; using company equipment for profit;
- Giving confidential or proprietary information to competitors; working for a competing business while an employee of the company; breaking confidentiality of information such as, Social Security Numbers, including any part of Social Security Numbers. Personal information also includes driver's license numbers, state-issued identification card numbers, date of birth, credit or debit or other account numbers, passport numbers, alien registration numbers or health insurance identification numbers. ;
- Engaging in abusive conduct, or bullying, such as using obscene, abusive or threatening language or gestures or other verbal or physical conduct a reasonable person would find threatening, intimidating, or humiliating;
- Soliciting, selling, or collecting funds for any purpose while on working time (not including meals and authorized breaks). Employees who are not on working time shall not interfere with the work of employees who are on working time.

Where appropriate, supervisors will follow a process of progressive employee discipline. Before or during application of any discipline, employees may be given an opportunity to

relate their version of the incident or problem and provide an explanation. Examples of progressive employee discipline include:

- Verbal Counseling - A conversation with an employee explaining that the employee's conduct or poor performance is unacceptable, and repeated or continued unacceptable conduct or performance will result in more severe disciplinary action. A record of the notice of the verbal counseling may be made and retained in the employee's personnel file.
- Written Counseling - A written document or memo that describes the unacceptable conduct or performance of the employee and specifies needed changes or improvements. A copy of the written counseling generally will be retained in the employee's personnel file.
- Termination - If an employee fails to follow acceptable conduct or performance standards, the company may terminate the employee's employment.

Depending on the specific circumstances, the company may suspend or terminate an employee without prior discipline, or without following a particular order of discipline.

ANTI-HARASSMENT

Velo-Payments, Inc. and Insperity are committed to a work environment in which all individuals are treated with respect and dignity and are free from all forms of harassment and discrimination. Any form of harassment, even when not unlawful or directed at a protected category, is prohibited and will not be tolerated. All employees, including supervisors, co-workers, vendors, contractors, customers or other third parties, are expected to adhere to this policy.

Reported or suspected occurrences of harassment or discrimination will be promptly and thoroughly investigated. Following an investigation, Velo-Payments, Inc. and Insperity will promptly take any necessary and appropriate disciplinary action.

Velo-Payments, Inc. and Insperity will not permit or condone any acts of retaliation against anyone who files or cooperates in the investigation of harassment or discrimination complaints.

1. The term "harassment" includes harassment based on any category protected by federal, state or local law, which may include, but is not limited to, unwelcome slurs, jokes, or verbal, graphic or physical conduct relating to an individual's race, color, religious creed, sex, national origin, ancestry, citizenship status, pregnancy, childbirth, physical disability, mental and/or intellectual disability, age, military status or status as a Vietnam-era or special disabled veteran, marital status, registered domestic partner or civil union status, familial status, gender (including sex stereotyping and gender identity or expression), medical condition (including, but not limited to, cancer related or HIV/AIDS related), genetic information, or sexual orientation.
2. Sexual harassment consists of unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature where:
 - a. Submission to such conduct is an explicit or implicit term or condition of employment;
 - b. Employment decisions are based on an employee's submission to or rejection of such conduct; or

- c. Such conduct unreasonably interferes with an individual's work performance or creates an intimidating, hostile or offensive working environment.

Complaint Procedure

Velo-Payments, Inc. and Insperity provide you with a convenient and reliable method for reporting incidents of alleged harassment, including sexual harassment, and discrimination. Any employee who feels harassed or discriminated against is encouraged to immediately inform the alleged offender that the behavior is unwelcome. In many instances, the person is unaware his or her conduct is offensive and this action alone may often resolve the problem. If the informal discussion with the alleged offender is unsuccessful in remedying the problem, or if you do not feel comfortable with such an approach, you should immediately report the conduct to your immediate supervisor, manager or company owner and the Insperity Anti-Harassment Hotline number at 844-677-3030. We cannot resolve a harassment or discrimination problem, unless we know about it. Therefore, it is your responsibility to bring those kinds of problems to our attention so we can take the necessary steps to correct any problems. The report should include all facts available to you regarding the alleged harassment, sexual harassment, or discrimination.

When you call the Insperity Anti-Harassment Hotline, please be sure to leave your name, Insperity employee identification number or the last four digits of your social security number, and the name of the client company for which you work. If you wish to make an anonymous complaint, you may do so. However, the scope of our investigation may be limited based on the information you provide.

Confidentiality

All reports of alleged harassment, sexual harassment, or discrimination will be treated seriously. Confidentiality will be maintained to the extent possible. However, to conduct a thorough investigation, certain information may need to be disclosed to other individuals, including the alleged offender. Consequently, absolute confidentiality cannot be promised and cannot be guaranteed.

Investigative Procedure

Once a complaint of alleged harassment, sexual harassment, or discrimination is received, we will begin a prompt and thorough investigation. The investigation may include interviews with all involved employees, including the alleged harasser, and any employees who are aware of facts or incidents alleged to have occurred.

Following an investigation, Velo-Payments, Inc. and Insperity will promptly take any necessary and appropriate disciplinary action. Disciplinary action will be taken if the investigation reveals that an employee has acted in a manner that is not in alignment with the goals of this policy. Velo-Payments, Inc. and Insperity may address any workplace issue discovered during an investigation. This may include some or all of the following steps:

1. Restore any lost terms, conditions, or benefits of employment to the complaining employee.

2. Discipline the alleged harasser. This discipline may include written disciplinary warnings, transfer, demotion, suspension and/or termination of employment.

If the alleged harassment, sexual harassment, or discrimination is from a vendor, contractor, customer or other third party, Velo-Payments, Inc. and Insperty will take appropriate action to stop the conduct.

If you have made a complaint but feel that the action taken in response has not remedied the situation, you should make an additional complaint following the complaint procedure outlined in this policy.

Duties of Employees and Supervisors

All employees of the company, both management and non-management, are responsible for assuring that a workplace free of harassment, sexual harassment, and discrimination is maintained. Any employee may file a complaint regarding incidents experienced personally or incidents observed in the workplace. The company strives to maintain a pleasant work environment where all employees are able to effectively perform their work without interference of any type and requests the assistance of all employees in this effort.

All managers and supervisors are responsible for doing all they can to prevent and discourage harassment, sexual harassment, and discrimination from occurring. If a complaint of harassment, sexual harassment or discrimination is raised, the individual to whom the complaint is made (i.e., supervisor, manager, company owner) should act promptly to notify the Insperty Anti-Harassment hotline number so an investigation may promptly proceed. The company and Insperty may discipline any managers or supervisors who fail to follow this policy, which discipline, may include termination.

CALIFORNIA EMPLOYEES ONLY

Read the DFEH-185 Brochure:

https://prodauthportal.insperty.com/cs/nsp/Document/Forms_Policy/Client_Pol_Ack/the_facts_about_sexual_harassment_ca_/1428419803417/DFEH-185P-EG_12_2017.pdf

The California Department of Fair Employment and Housing and/or the U.S. Equal Employment Opportunity Commission may also investigate and process complaints of harassment and discrimination.

TOBACCO-FREE WORKPLACE

Velo-Payments, Inc. is committed to providing all employees with a safe and healthy work environment. All company premises are smoke-free, unless clearly marked otherwise. Smoking a cigarette, cigar, e-cigarette, or pipe or any other form of tobacco, as well as the chewing of tobacco, is not allowed. For your convenience, designated smoking areas are clearly marked. Employees are expected to use the waste disposal receptacles for smoking products.

DRUG-FREE WORKPLACE

Velo-Payments, Inc. is committed to protecting the safety, health and well-being of all employees, customers, clients, and vendors in our workplace. "Workplace" includes company property, any company-sponsored activity or any other site where you are performing work or representing the company.

The term "drug" as used in this policy includes alcoholic beverages and prescription drugs, as well as illegal inhalants and illegal drugs and/or controlled substances including, but not limited to, marijuana, opiates (e.g., heroin, morphine), cocaine, phencyclidine (PCP), and amphetamines.

All employees are expected to contribute to maintaining a drug-free workplace. Prohibited activities under this policy include the possession, use, sale, attempted sale, distribution, manufacture, purchase, attempted purchase, transfer or cultivation of drugs in the workplace. Employees are also prohibited from being at the workplace with a detectable amount of drugs in their system. However, the use and/or possession of prescription drugs, when taken as directed and obtained with a valid prescription under federal law, is not a violation of this policy.

As a condition of continued employment, all employees must comply with this policy. An employee who engages in an activity prohibited by this policy shall be subject to disciplinary action, up to and including immediate termination of employment.

Contact the Employee Assistance Program (EAP) for information about the availability of treatment programs such as assistance provided by Insperty's health care plan coverage or drug and alcohol abuse rehabilitation and education programs.

This policy is not intended to replace or otherwise alter applicable U.S. Department of Transportation obligations or any other federal, state or local agency drug testing regulations related to a particular industry.

VIOLENCE IN THE WORKPLACE

Velo-Payments, Inc. and Insperty are committed to providing a safe workplace for employees, customers, vendors, volunteers, independent contractors and others with whom we do business. The company has zero tolerance for violent acts or threats of violence.

You are expected to conduct yourself in a non-threatening, non-abusive manner at all times. Any direct, conditional or veiled threat of harm to any employee, guest or company property will be considered unacceptable behavior. Acts of violence, intimidation or bullying of others will not be tolerated.

All employees share the responsibility in identifying and alleviating threatening or violent behaviors. Anyone who is subjected to or threatened with violence, or who is aware of another individual who has been subjected to or threatened with violence, is to immediately report this information to his/her supervisor, a management member or Insperty. You must assume that any threat is serious. The company will carefully investigate reports and maintain employee confidentiality to the fullest extent possible.

Velo-Payments, Inc. will take disciplinary action, up to and including termination, and/or legal action as appropriate, against any employee who commits or threatens to commit a violent act against any person while on company premises or while engaged in company business off the premises.

WEAPONS

Velo-Payments, Inc. strives to provide a safe and secure workplace for employees, clients, customers and visitors. The company has zero tolerance for, and forbids the possession of any type of weapon, firearm, explosive and/or ammunition while on company property or conducting company business. For purposes of this policy, company property includes, but is not limited to, all company facilities, company-provided vehicles and equipment that are either leased or owned by the company or a company client.

Possession of firearms or other weapons may be cause for discipline, including, but not limited to, immediate termination of employment. In enforcing this policy, Velo-Payments, Inc. reserves the right to request inspections of any employee and their personal effects while on company property, to the extent allowable under applicable law. Any employee who refuses to allow an inspection will be subject to the same disciplinary action as having been found in possession of firearms or other weapons.

In the event an employee lawfully possesses a firearm, the employee can store the firearm in the employee's personal vehicle while on company-provided parking areas; however, the firearm must be stored in the employee's locked vehicle, or locked to the vehicle, and hidden from plain view.

Employees share the responsibility of identifying violators of this policy. If you either witness or suspect another individual of violating this policy you should immediately report this information to their onsite supervisor.

HOURS AND COMPENSATION

PAY PRACTICES

For overtime calculations and salary administration, the fixed 7-day "workweek" for Velo-Payments, Inc. is the period beginning at 12:01 a.m., Sunday and ending at midnight, Saturday. All employees will be paid semi-monthly on the 15th and end of the month. For payday falling on a weekend or holiday, you will be paid the prior business day.

If you are absent on payday and someone else is to pick up your check, it will not be released without a signed note from you authorizing the named person to pick it up. The person designated to pick up your check will be asked to produce satisfactory identification; otherwise, your check will not be released.

If your employment ends, you will be paid your final wages in accordance with applicable state law.

CALIFORNIA EMPLOYEES ONLY

If you resign with at least 72 hours' notice, you will be paid on the date of separation for all wages and any accrued unused vacation at the date of separation. If you resign with less than 72 hours' notice, you will be paid for all wages and accrued unused vacation no later than 72 hours after notice is given. If your employment is terminated, you will be paid on the date of termination for all wages and any accrued unused vacation on the date of termination.

ERROR IN PAY

Velo-Payments, Inc. and Insperty make every effort to ensure that you receive the correct amount of pay in each paycheck and that you are paid on the scheduled payday.

You should review your paycheck when received and, if you believe an error has been made, contact your supervisor and Insperty human resource specialist immediately. All necessary steps will be taken to research the problem and to assure that any necessary correction is promptly made.

OVERTIME FOR NONEXEMPT EMPLOYEES

Depending on the company work needs, employees will be required to work overtime when requested to do so. Nonexempt employees will be paid overtime premiums at the applicable federal or state wage rate, whichever is higher. You are responsible for clearly noting all hours worked, including any overtime hours, on your timesheet.

It is our policy that no overtime can be worked without the advance approval of your supervisor. Failure to obtain approval in advance of working the overtime is a violation of company policy and you may be subject to disciplinary action.

If, during a workweek, you are away from the job because of an injury, paid holiday, jury or witness duty, sick day or vacation day, those hours not worked will not be counted as hours worked for the purpose of computing overtime pay, even if you receive pay such as sick or vacation pay for such time missed.

Prohibited “Off the Clock” Work

Employees are not to work “off the clock” and are required to ensure that all time worked is properly recorded. If you are given directions to perform work “off the clock,” you should promptly notify your supervisor. If your supervisor has given you directions to work “off the clock” and/or has told you not to properly record all hours worked, notify your Insuperity human resource specialist. You will not be penalized in any way for making such a complaint.

CALIFORNIA EMPLOYEES ONLY

If you are a nonexempt employee, you will be eligible to receive overtime pay of 1.5 times your regular hourly wage for hours worked over 8 hours per day or 40 hours in one week, and for the first 8 hours worked on the seventh consecutive day of work in the same workweek. Additionally, nonexempt employees will be paid twice their regular rate of pay for hours worked over 12 in a day and over 8 on the seventh consecutive day of work in the same workweek.

REST AND MEAL BREAKS FOR NONEXEMPT EMPLOYEES

Velo-Payments, Inc. provides nonexempt employees with the opportunity to take a 10-minute rest period per 4 hours worked. Rest periods are counted as hours worked. You may schedule your rest periods at your discretion, unless instructed otherwise by a supervisor. Rest breaks may not be combined with or added on to meal breaks nor may they be used to come to work 10 minutes late or leave 10 minutes early. You are also provided a 30-minute meal break. Employees are relieved of all duty during the meal break and should immediately notify management if denied the opportunity to take a full uninterrupted meal break. Record the beginning and ending of all meal periods on your time records. Your supervisor will usually assign your meal period.

Breaks and meal periods may be staggered and may change to meet the business needs of Velo-Payments, Inc.

CALIFORNIA EMPLOYEES ONLY

An employee may leave the premises during a 10-minute rest period and is responsible for ensuring they promptly return to their work station at the end of the break. Employees are relieved of all duty during rest and meal breaks, which includes not being required to respond to phone calls or electronic messages during these times. An employee should notify management immediately if denied the opportunity to take a full, uninterrupted rest or meal break.

Your meal period must begin no later than the end of the fifth hour of work, unless the work day is no more than six hours, then your meal period can be waived by mutual consent between you and Velo-Payments, Inc. A second meal period will be provided to employees who work more than 10 hours per day. If the total work day is no more than 12 hours, and the first meal period was not waived, the second meal period can be waived

by mutual consent between the employee and Velo-Payments, Inc. Nonexempt employees are entitled to one 10 minute rest period per four hours worked (or per a major fraction of 4 hours). The rest period should, to the extent practicable, occur in the middle of the four hour (or major fraction of four hours) work period. If, for any reason, you are unable to take your meal period or rest period in accordance with policy, you should report that to your supervisor.

EXEMPT EMPLOYEE REDUCTION OF SALARY

Exempt employees are paid on a salary basis and, in general, must be paid their full salary for any week they perform work. Their weekly salary may be reduced only in the following circumstances:

- Employees who are absent for at least a full day because of personal reasons, sickness or disability will not be paid for that day unless they have accrued paid time off under the Velo-Payments, Inc. paid time off, vacation, sickness or disability policy and the absence qualifies for pay under the policy. Their salary will not be reduced for less than a full day because of personal reasons, sickness or disability.
- Employees who are absent from work for jury duty, attendance as a witness or military leave may have their salary reduced by the amount of payment they receive in the form of jury fees, witness fees or military pay. Their salary will not be reduced by the number of hours or days they are absent unless they perform no work during a given week.
- Employees who work less than 40 hours during their first and/or last week of employment will be paid a proportionate part of their full salary for the time actually worked.
- Employees who take leave under the Family and Medical Leave Act will not be paid for that time unless they have accrued paid time off under the company paid time off, vacation, sickness or disability policy, if any. Their salary will be reduced by the hours missed, even if it is for less than a full day.

NOT ALLOWED IN CALIFORNIA

- Employees who violate a safety rule of major significance, may have their salary reduced in an amount to be determined by the company as a penalty for that violation.
- Employees may be suspended without pay for other types of workplace misconduct, but only in full day increments. This refers to suspensions imposed according to a written policy applicable to all employees regarding serious misconduct, including, but not limited to, workplace harassment, violence, drug and alcohol violations, legal violations, etc. The possibility of unpaid suspensions is included into all similar policies.

This policy is subject to applicable state law regarding reduction of exempt employees' salaries if the state law is more favorable to employees.

Prohibited Reductions/Complaint Procedure

Any salaried exempt employee whose salary is reduced in violation of this policy will be reimbursed. If you feel your salary has been improperly reduced, please notify your Insuperity human resource specialist. No employee will be penalized in any way for making a complaint.

This policy is intended solely to implement Fair Labor Standards Act (FLSA) regulatory requirements, and applicable state law will be applied and modified as necessary in accordance with the requirements, and is not to be considered any type of contract.

LACTATION BREAK

Velo-Payments, Inc. will provide a reasonable amount of break time, or amount of time required by state law, to accommodate a female employee's need to express breast milk for the employee's infant child for up to one year following the child's birth, or as required by law. The break time should, if possible, be taken concurrently with other break periods already provided. Employees should clock out for time taken for 30 minutes or more that does not run concurrently with normally scheduled break periods. Velo-Payments, Inc. will also make a reasonable effort to provide the employee with the use of a room or other location in close proximity to the employee's work area, other than a restroom, where the employee may express milk in private. Speak with your supervisor should arrangements for a refrigerator be required.

You should notify your immediate supervisor if you are requesting time to express breast milk under this policy.

OPERATIONS

WORKPLACE ACCIDENTS AND WORKERS' COMPENSATION INSURANCE

All accidents, injuries, potential safety hazards, safety suggestions and health and safety related issues must be reported immediately to your supervisor and/or Human Resources or Insperty. If you or another employee is seriously injured, contact outside emergency response agencies. No matter how insignificant an injury may seem at the time of occurrence, you are to notify a supervisor or Velo-Payments, Inc.'s Human Resources Department or Insperty immediately of any workplace accident or injury.

The federal law, Occupational Safety and Health Administration (OSHA) requires that we keep records of all illnesses and accidents, which occur during the workday. Employees are required to report any workplace illness or injury, no matter how slight. OSHA also provides for your right to know about any health hazards that might be present on the job. Should you have any questions or concerns, contact your supervisor or Velo-Payments, Inc.'s Human Resources Department and/or Insperty for more information.

Workers' compensation insurance coverage is provided by Insperty's worker's compensation carrier in most states, with the exception of Washington, Wyoming, and North Dakota where coverage is provided by a state fund. Questions regarding workers' compensation insurance coverage should be directed to your supervisor or the Insperty Workers' Compensation Department at 800-242-8893, ext. 4244.

COMMUNICATIONS

INTERNET CODE OF CONDUCT

Access to the internet has been provided to employees primarily for the benefit of the organization. The following guidelines have been established for using the Internet.

Acceptable Use of the Internet

You should use the Internet in an effective, ethical and lawful manner. You may use the Instant Messaging Systems and Internet Forums primarily to conduct official company business or to gain technical or analytical advice. Databases may be accessed for information as needed.

Unacceptable Use of the Internet

You should not use the internet during working time for non-productive reasons. Nonworking time includes the time before and after your scheduled shift, and the time when you are on a rest or lunch break. Use of the Internet while on company time must not interfere with your productivity or disrupt the operations of the company network or the network of other users.

Communications

You are responsible for the content of all text, audio or images that you place or send over the Internet including, but not limited to, any Web-based sites or programs utilized through the company. Employees should avoid posting statements, photographs, video or audio that reasonably could be viewed as malicious, obscene, and threatening or intimidating; that disparage clients, or vendors; or that might constitute harassment or bullying. Examples of this conduct might include offensive posts that could contribute to a hostile work environment on the basis of race, sex, disability, religion or any other status protected by law or company policy.

Except to the extent that you are discussing your wages, hours or terms and conditions of employment, the following guidelines apply: All messages communicated on the Internet should have your name attached to them if they mention or refer to Velo-Payments, Inc. in any way. No messages regarding or relating to the company are to be transmitted under an assumed name. Employees may not transmit messages or other communication by means that either mask or hide their identity or indicate that they are sent by someone else if it contains information regarding the company's business.

Software and Copyright Issues

Velo-Payments, Inc. intends to prevent computer viruses and unauthorized use of copyrighted materials belonging to entities other than the company. You should obtain prior approval before downloading any software. Users are not permitted to copy, transfer, rename, add or delete information or programs belonging to other users unless given express permission to do so by the owner. Failure to observe copyright or license

agreements may result in disciplinary action from the company, up to and including immediate termination or legal action by the copyright owner.

Confidentiality and Passwords

While our systems may accommodate the use of passwords for company security, you should not expect confidentiality of your files at work. Velo-Payments, Inc. reserves the right to access your Internet use and messages at any time, without notice.

Never disclose personal or system passwords to anyone other than authorized company representatives. You are not to attempt to gain access to another employee's system, including email or voice mail messages.

Security

All messages created, sent or retrieved over the Internet are the property of the company and are not private. The company may access and monitor all messages and files on the computer system at any time. All communications, including text and images, can be disclosed to law enforcement or other third parties without prior consent of the sender or the receiver.

Harassment

Harassment of any kind is prohibited. Messages with derogatory or inflammatory remarks about an individual or group's race, color, religious creed, sex, national origin, ancestry, citizenship status, pregnancy, childbirth, physical disability, mental and/or intellectual disability, age, military status or status as a Vietnam-era or special disabled veteran, marital status, registered domestic partner or civil union status, gender (including sex stereotyping and gender identity or expression), medical condition (including but not limited to, cancer related or HIV/AIDS related), genetic information or sexual orientation will not be permitted.

Violations

Violations of any guidelines listed in this policy may result in disciplinary action, up to and including immediate termination. If necessary, the company will advise appropriate legal officials of any illegal violations.

COMPLAINT RESOLUTION PROCEDURE

Velo-Payments, Inc. is committed to providing a comfortable and productive work environment for employees. It is important that your concerns are resolved in a timely manner in an atmosphere of open communication and mutual respect. You are encouraged to follow the process below for bringing concerns to management for resolution. Employees will not be penalized for taking advantage of this procedure.

First, discuss the problem with your supervisor. If you do not believe a discussion with your supervisor is appropriate, request a meeting with an Insperity human resource specialist. In an effort to resolve the problem, the Insperity human resource specialist will consider the facts and may conduct an investigation.

Additionally, the Anti-Harassment Policy in this handbook outlines procedures for employees to report complaints of harassment and discrimination.

WIRELESS COMMUNICATION DEVICE USE GUIDELINES

Velo-Payments, Inc. may provide wireless communication devices, including hands-free devices, to employees who have a job-related need for them. These devices are the property of Velo-Payments, Inc. The following guidelines must be followed:

- Employees are expected to carry wireless communications devices as directed by their supervisor.
- Employees are responsible for lost or stolen wireless communications devices and must report such losses immediately.
- Upon termination of employment for any reason, the employee must return all company-issued property.

Safety Concerns

The company values its employees and the safety of others, and expects employees to put safety first while driving. Employees are prohibited from using wireless communication devices while driving unless using a hands-free device. Texting (including composing, sending, or reading) while driving is strictly prohibited. You are strongly encouraged to pull off to the side of the road and park the vehicle in a safe location before placing or accepting a call or before reading or writing e-mail or text messages. You should take special care in situations where there is heavy traffic, inclement weather or you are driving in an unfamiliar area.

You are expected to know and follow all local and state laws related to using communication devices while driving. Employees are responsible for all traffic violations and consequences resulting from the use of communication devices while driving.

Use of Camera Phone

Use of the camera feature on cellular phones or other communication devices presents risks to the company, potentially compromising customer information, trade secrets, or the privacy of others. Use of this feature to capture images or video is prohibited unless authorized in advance by management.

EMPLOYEE BENEFITS

TIME OFF POLICY

Exempt employees at Velo-Payments, Inc. do not accrue vacation benefits but they may be given an indeterminate amount of personal time off in the sole discretion of the company as operational conditions permit. During such personal time taken off, employees will receive no additional fixed pay. Rather, they will simply continue to receive their regular salary during their scheduled personal time-off. For purposes of this policy, personal time off does not include absences covered by the company's Sick Policy.

Employee Responsibilities

An employee taking personal time off is responsible for:

- Meeting the expectations and requirements of the employee's position including timely and satisfactorily completing all work assignments.
- Notifying his/her direct supervisor in advance when he/she will be absent.

Employees may be required to respond to emails, telephone calls, mobile messages and other forms of communication while taking time off under this policy.

Sick Policy

Time off is provided by Velo-Payments, Inc. to be away from work because of illness, injury, or to care for a family member or for responding or attending to a qualifying exigency pursuant to the FMLA policy. If more than 3 days are taken as time off due to illness, the employee will cease to receive his/her regular salary and Velo-Payments, Inc. will consider a request for a leave of absence. Additionally, absences for 3 or more consecutive workdays due to personal illness may require a statement from your healthcare provider before you will be permitted to return to work.

Sick time may be used for your own or your family member's health needs. Paid sick time may also be used for purposes relating to an employee being a victim of domestic violence, sexual assault or stalking.

Suspected abuse of sick time may lead to disciplinary action. Indications of possible abuse include, but are not limited to, repeated usage of sick time to extend regularly scheduled days off, including weekends, holidays (before or after a holiday), excessive absenteeism on Mondays and Fridays, and usage of sick time on days previously requested and denied as vacation.

Employees classified as exempt may take PTO or sick time in 2-hour increments. Nonexempt employees should record their absences in exact time increments to the quarter hour (e.g., 1.5 hours, 6 hours, 2.75 hours).

Unused sick hours do not carry over into the next year and are not paid in the event of separation from employment. While PTO / sick time is paid through Insperity, PTO/ sick time is solely a Velo-Payments, Inc. policy. Please familiarize yourself with the

Absenteeism and Tardiness Policy for the proper procedures to follow when an absence has or will occur. This policy is intended to comply with California's Healthy Workplaces, Healthy Families Act of 2014, Arizona's Fair Wages and Healthy Families Act, Rhode Island Healthy and Safe Families and Workplaces Act and Washington's Paid Sick Leave law.

Termination

Because no vacation accrues, employees who voluntarily or involuntarily terminate employment are not entitled to payment of vacation at time of termination.

At Velo-Payments, Inc. we want motivated and energized team members. We trust you to take time off when you need it and still make sure the job gets done.

Paid Time Off (PTO) is for exempt employees

The Policy

You take time off when you need it to rest, recharge or take care of responsibilities outside of work. All time off under this policy is referred to as "PTO" (Paid Time Off).

No tracking, No hassles.

Your Responsibilities

- Be a team player. Coordinate your PTO with your supervisor and co-workers, and give them at least two weeks of notice when you plan to be out, if possible. When you are off without being able to give notice, such as illness or emergencies, let your supervisor know as soon as possible so they can arrange coverage. This applies to remote employees as well.
- Be productive. Make sure the work gets done while you are off by arranging coverage by co-workers, getting it done in advance or promptly when you return.
- Be flexible. Your supervisor may identify times when you need to be at work and require you to reschedule your PTO. There may occasionally be times when you are expected to complete urgent work during your time away under this policy.
- Be accountable. We are trusting you on this. If you abuse this policy, such as by working for another company during your PTO, misleading your supervisor about why you are out, or taking excessive absences that damage your productivity or the productivity of your team, corrective action will be taken, up to and including termination of employment.
- Be recharged. Use your PTO to recharge and come back ready to go, the Velo-Payments, Inc. expects all employees to take enough PTO to be at their best.

Supervisor Responsibilities

- Make sure you find a way for your team members to take PTO even on the busiest teams. They are often the ones that need it the most.
- Inform HR if employees bring up any potential Family and Medical Leave issues or other medical issues that may impact their work or require a leave of absence. HR will follow up with the employee.

Details

- This policy applies to all full-time exempt employees, but not to part-time employees, contractors or temporary employees.
- Your absences under this policy are subject to any attendance policies established by your department.
- Exempt employees do not accrue paid time off benefits. The PTO policy provides for an indeterminate amount of personal time off in the sole discretion of the Velo-Payments, Inc. as operational conditions permit.

If you are on an approved leave of absence, this Paid Time Off policy does not apply to your absence and you will not receive your regular pay under this policy.

HOLIDAYS

Full-time employees are eligible for paid holidays during each calendar year. A paid holiday does not count as a day worked in calculating overtime for the week.

Velo-Payments, Inc. observes the following holidays each year:

- New Year's Day January 1
- Martin Luther King, Jr. Day Third Monday in January
- Presidents' Day Third Monday in February
- Memorial Day Last Monday in May
- Independence Day July 4
- Labor Day First Monday in September
- Thanksgiving Day Fourth Thursday in November
- Day after Thanksgiving Fourth Friday in November
- Christmas Day December 25

A recognized holiday that falls on a Saturday will be observed on the preceding Friday and a recognized Sunday holiday will be observed on the following Monday.

EMPLOYEE ASSISTANCE PROGRAM OVERVIEW

We care about our employees' health and well-being and recognize that employees may be faced with personal challenges. The Employee Assistance Program (EAP) provides confidential support, counseling, as well as customized resources and referrals to help employees and their immediate families with work-life services, health information lines, and legal and financial services referrals. All contact between an employee and the EAP is confidential and designed to safeguard the participant's privacy rights. The EAP's telephone number is 1-866-343-7546.

The company reserves the right to amend, suspend, or terminate any of the benefits plans it sponsors at any time.

INSPERITY ONLINE SERVICES

Visit Insperty online to access training, secure personal information and work tools. Go to <http://portal.insperty.com> and click CREATE ACCOUNT. Follow the steps below to log in and begin using the Insperty Premier™:

Step 1: Enter your last name and date of birth

Step 2: Enter one of the following to identify yourself:

- Your Social Security Number
- Your Individual Taxpayer Identification
- Your Insperty ID (this can be found on your paystub)

Step 3: Enter a username and password of your choice. Then follow the remaining prompts to create the account.

Your personal information is accessible only to you through multiple layers of security and industry-standard data encryption. Since payroll information and other sensitive data are accessible through your account, it is important you do not share your username and password with others.

Contact Insperty's Contact Center toll free at 866-715-3552, Monday through Friday from 7:00 a.m. to 7:00 p.m. Central time for questions about the Insperty Premier™ and your Insperty benefits.

LEAVE OF ABSENCE

CONTINUATION OF BENEFITS

All active, full-time employees covered by the Insperty Group Health Plan or the Insperty Health Care Flexible Spending Account (FSA) Plan may continue plan coverage for up to 12 weeks during an approved leave of absence, or for any longer period, as required by law.

While on leave, you must continue to pay any required contribution for health coverage, as well as make payments for any other applicable benefits which would otherwise be automatically deducted from your wages (e.g., supplemental life insurance, credit union loans, and 401(K) loans). Your failure to pay any required employee contributions does not relieve you of your obligation to pay such contributions. Contact the Insperty Contact Center at 866-715-3552 for details regarding employee contributions. For questions regarding 401(K) loan payments, contact Insperty Retirement Services at 888-401-5273.

If you do not return to work upon expiration of the applicable 12-week period (or such longer period as required by law), coverage will terminate and you will have the opportunity to continue coverage for a limited period of time under COBRA in accordance with applicable law.

PERSONAL LEAVE OF ABSENCE

You may be granted a leave of absence to attend to personal matters in situations in which the company determines that an extended period of time away from the job will be in your and the company's best interest.

Requests for a leave of absence or any extension of a leave should be submitted in writing to your supervisor at least 30 days prior to commencement of the leave period or as soon as is practicable. Your supervisor will forward the request to the appropriate manager recommending approval or denial. Management will make the final decision concerning the request. While on approved leave, you are expected to report any change of status in your need for leave or your intention to return to work.

You may be required to use all accrued paid time off while on leave before going on unpaid leave. For information on health care coverage during a leave of absence, refer to the Continuation of Benefits policy. Benefits that accrue according to length of service, such as paid time off, holiday, and sick days, do not accrue during periods of leave.

Upon return from a personal leave due to an illness or injury, you must provide a release to return to work. Any restrictions must be noted on the release. The company will consider modifications or adjustments to help facilitate your return to work.

A personal leave of absence may not provide a guarantee of reinstatement to the same or similar position.

JURY DUTY AND WITNESS LEAVE

Non-exempt employees are allowed unpaid time off if summoned to jury duty or to appear in court as a witness in accordance with FLSA and applicable law. Exempt employees will be provided time off when necessary for jury duty or attendance as a witness. Such time will be with pay unless the employee performs no work during the workweek in which case the time off is without pay.

To qualify for either jury or witness duty leave, you must submit a copy of the summons to your supervisor as soon as it is received. In addition, you must also submit to your supervisor a related proof of service when the period of jury or witness duty is completed. No adverse employment action will be taken against employees due to their service as either a juror or witness in state or federal courts. Time off for Jury Duty is unpaid unless required by law. You may elect to use available vacation or PTO pay.

MILITARY LEAVE OF ABSENCE

A leave of absence without pay for military or reserve duty or National Guard training will be granted to employees. The employee should submit copies of military orders to his or her supervisor as soon as possible. The employee may use any accrued but unused vacation time or paid time off. Exempt employees who perform any work in a week in which they also have military duty will be paid their full salary minus an offset for the military pay for the week. Eligibility for reinstatement following a military leave of absence will be determined in accordance with applicable federal and state laws.

VOTING LEAVE

Employees are encouraged to fulfill their civic responsibility by voting in local, state and national elections. If you are unable to reach your polling place outside of work hours, you may take up to 2 hours of unpaid time off to vote. You are required to provide reasonable notice to your supervisor, and evidence of voting may be required.

ARIZONA SPECIFIC POLICIES

PAID SICK TIME for Part-Time Employees

The Company recognizes that the inability to work because of illness, injury or safety needs may cause economic hardship. For this reason, Velo-Payments, Inc. provides 24 hours of paid sick time upon hire and annually at the beginning of each calendar year to part-time employees who work in Arizona. Sick time may be used for your own or your family member's health needs or for purposes relating to you or your family member being a victim of domestic violence, sexual assault or stalking, as intended to comply with Arizona's Fair Wages and Healthy Families Act. Paid sick time may also be used for purposes related to your worksite or your child's school or care facility being closed by a public official for public health or safety reasons.

Suspected abuse of sick time may lead to disciplinary action. Indications of possible abuse include, but are not limited to, repeated usage of sick time to extend regularly scheduled days off, including weekends, holidays (before or after a holiday), excessive absenteeism on Mondays and Fridays, and usage of sick time on days previously requested and denied as vacation. Please familiarize yourself with the Absenteeism and Tardiness Policy for the proper procedures to follow when an absence has or will occur.

Employees classified as exempt may take sick time in 1-hour increments. Nonexempt employees should record their absences in exact time increments to the tenth hour. Unused sick hours do not carry over and are not paid in the event of separation from employment. While sick time is paid through Insperity, paid sick time is solely a Velo-Payments, Inc. policy.

VOTING LEAVE

Employees are encouraged to fulfill their civic responsibility by voting in local, state and national elections. If you are unable to reach your polling place outside of work hours, you may take up to 3 hours, less the time the polls are open before or after work, of paid, unless the polls are open at least 3 hours outside of working hours, time off to vote. You are required to provide reasonable notice to your supervisor, and evidence of voting may be required.

CALIFORNIA SPECIFIC POLICIES

ANTI-BULLYING

Velo-Payments, Inc. and Insperity are committed to a work environment in which all individuals are treated with respect and dignity and are free from all forms of abusive conduct. Abusive conduct, or “bullying,” is conduct of an employer or employee in the workplace, with malice, that a reasonable person would find hostile, offensive, and unrelated to an employer’s legitimate business interests.

It includes unwelcome or unacceptable behavior including repeated infliction of verbal abuse, such as derogatory remarks, insults, epithets, verbal or physical conduct that a reasonable person would find threatening, intimidating, or humiliating, or the gratuitous sabotage or undermining of a person’s work performance and may be directed at an individual or a group. Bullying behavior is often persistent and part of a pattern, but it can also occur as a single incident if it is especially severe and egregious. It is usually carried out by an individual but can also be an aspect of group behavior. Some examples of bullying behavior are:

- Excessive supervision;
- Belittling or disregarding opinions or suggestions;
- Manipulating the ability of someone to do their work (e.g., overloading, underloading, withholding information, setting meaningless tasks, setting deadlines that cannot be met, giving deliberately ambiguous instructions);
- Unfairly blaming for mistakes;
- Trivializing of work and achievements;
- Abusive and offensive language;
- Insults;
- Teasing;
- Public humiliation in any form;
- Spreading rumor and innuendo;
- Unreasonable criticism;
- Isolating people from normal work interaction;
- Deliberate exclusion;
- Practical jokes;
- Name calling;
- Threats of physical harm or other type of retribution

Bullying may be intentional or unintentional. However, it must be noted that where an allegation of bullying is made, the intent of the alleged bully is irrelevant, and will not be given consideration when disciplining an employee. It is the effect of the behavior upon the individual which is important.

We encourage all employees to report any instance of bullying behavior. Reported or suspected occurrences of bullying will be promptly and thoroughly investigated. Following an investigation, Velo-Payments, Inc. and Insperity will promptly take any necessary and appropriate disciplinary action.

Velo-Payments, Inc. and Insperity will not permit or condone any acts of retaliation against anyone who files or cooperates in the investigation of bullying complaints.

To report workplace bullying, discussing the problem with your immediate supervisor is encouraged as a first step. If, however, you do not believe a discussion with your supervisor is appropriate or your problem is not resolved after discussion with your supervisor, you are encouraged to request a meeting with an Insperity human resource specialist. In an effort to resolve the problem, the Insperity human resource specialist will consider the facts and may conduct an investigation.

Additionally, the company provides its employees with a convenient and reliable method for reporting incidents of alleged harassment, including sexual harassment and discrimination. Any employee who feels harassed or discriminated against should follow the complaint procedure as described in the Anti-Harassment policy.

BONE MARROW AND ORGAN DONATION LEAVE

After 90 days of employment, you may request up to five days of leave to donate bone marrow or up to 30 business days of leave for organ donation. Employees requesting bone marrow leave must use all accrued sick leave, vacation or paid time off before additional paid leave is granted. Employees requesting organ donation leave must use up to two weeks of accrued sick leave, vacation, or paid time off before additional paid leave is granted. If you did not qualify as a bone marrow donor, any time that you used prior to that medical determination will not count toward a leave. You may be required to provide a doctor's verification describing the reason and length of leave requested.

You should notify your supervisor in writing as soon as possible if you need bone marrow leave.

CIVIL AIR PATROL LEAVE

Velo-Payments, Inc. provides up to 10 days per calendar year of unpaid leave time to eligible employees to serve as a member of the Civil Air Patrol on the request of the state or its political subdivisions. To be eligible, you must have completed 90 days of employment. You may choose to take paid time off for the leave. You must give as much advance notice as possible and provide certification from the Civil Air Patrol authority in advance, unless you are called for emergency service.

CRIME VICTIM LEAVE

An employee who is the victim of or who is family member, a registered domestic partner, or a child of a registered domestic partner who is the victim of a felony, domestic violence, sexual assault, or stalking is eligible to take leave to appear at court or other legal or investigative proceedings associated with the crime or to obtain counseling associated with being a crime victim and/or make their homes more secure or seek new housing.

An employee taking leave must use all accrued paid time off, vacation and/or personal time before continuing leave on an unpaid basis. You must provide documentation supporting your need for leave. Velo-Payments, Inc. will maintain the confidentiality, to the

extent possible, of any written documents or records submitted and the fact that leave has been requested.

EMERGENCY RESPONDER LEAVE

Velo-Payments, Inc. provides unpaid leave for employees who perform emergency duty as a firefighter, reserve peace officer or emergency rescue personnel, whether a volunteer or paid worker. If you are participating as one of these emergency responders, notify your supervisor so the company may be aware of the fact that you may have to take time off for emergency duty. In the event that you need to take time off for emergency duty, inform your supervisor before doing so, when possible. Upon conclusion of emergency duty, you may be required to provide documentation to support your absence. Velo-Payments, Inc. will comply with additional requirements under state law.

MILITARY FAMILY LEAVE

California Military Family Leave provides up to 10 days of unpaid leave to employees who are the spouse or registered domestic partner of a deployed member of the armed forces, including the National Guard and reserves.

Eligible Employee

To qualify to take California Military Family Leave, you must meet the following requirements the date leave is to begin.

1. You are an active employee in California;
2. You work an average of 20 hours per week; and
3. You are the spouse or registered domestic partner of a qualified deployed service member who is on leave from deployment during a period of military conflict

Employees taking military family leave should give advance notice of the need to take leave as soon as practicable. California Military Family Leave and federal Family Military Caregiver Leave under the FMLA will run concurrently, when applicable. At the end of the military family leave, an employee will be restored to the position held when the leave began or to a position of equivalent seniority status, employee benefits, pay and other terms and conditions of employment.

PAID SICK TIME for Part-Time Employees

The company recognizes that the inability to work because of illness or injury may cause economic hardship. For this reason, Velo-Payments, Inc. provides 24 hours/3 days paid sick time upon hire and annually at the beginning of each calendar year to part-time employees who work in California at least 30 days within a year from hire. Sick time may be used for your own or your family member's health needs. Paid sick time may also be used for purposes relating to an employee being a victim of domestic violence, sexual assault or stalking.

Suspected abuse of sick time may lead to disciplinary action. Indications of possible abuse include, but are not limited to, repeated usage of sick time to extend regularly scheduled days off, including weekends, holidays (before or after a holiday), excessive

absenteeism on Mondays and Fridays, and usage of sick time on days previously requested and denied as vacation.

Employees classified as exempt may take sick time in 2-hour increments. Nonexempt employees should record their absences in exact time increments to the quarter hour (e.g., 1.5 hours, 6 hours, 2.75 hours). Unused sick hours do not carry over into the next year and are not paid in the event of separation from employment. While sick time is paid through Insperity, sick time is solely a Velo-Payments, Inc. policy. Please familiarize yourself with the Absenteeism and Tardiness Policy for the proper procedures to follow when an absence has or will occur. This policy is intended to comply with California's Healthy Workplaces, Healthy Families Act of 2014.

PREGNANCY DISABILITY LEAVE

Under California's Pregnancy Disability Leave law and where Velo-Payments, Inc. employs five or more regular full or part-time employees, female employees may take a leave of absence of up to four months for disabilities relating to pregnancy, childbirth or other related medical conditions (PDL leave). PDL leave is subject to the guidelines and conditions set forth below, per applicable law. Pregnancy, childbirth or related medical conditions will be treated like any other disability, and an employee on leave will be eligible for temporary disability benefits in the same amount and degree as any other employee on leave.

Any employee seeking PDL leave should advise the Insperity Leave and Disability Group of the intention to take such leave as soon as feasibly possible. The following guidelines and conditions apply to PDL leave:

1. If the need for the leave, a reasonable accommodation, or transfer is foreseeable, employees must provide at least 30 days of reasonable advance notice before the pregnancy disability leave, reasonable accommodation, or transfer is to begin. Employees must consult with their manager regarding the scheduling of any planned medical treatment or supervision so as to minimize disruption to the operations of Velo-Payments, Inc. Any such scheduling is subject to the approval of the health care provider of the employee. If 30 days of advance notice is not possible, notice must be given as soon as practicable.
2. Employees who need to take PDL leave must provide timely oral or written notice sufficient to notify the company that the employee needs to take a pregnancy disability leave and/or be granted a transfer or other form of reasonable accommodation. The verbal notice should include the anticipated timing and duration of the leave, reasonable accommodation, or transfer request.
3. If requested by the employee and recommended by the employee's health care provider, the employee's work assignment may be changed as required to protect the health and safety of the employee and her child.
4. Requests for temporary transfers of job duties will be reasonably accommodated if the job and seniority rights of others are not breached.
5. PDL leave usually will begin when ordered by the employee's health care provider. If requested, the employee must provide the company with a certification from a health care provider. The certification indicating disability should contain:
 - a. The date on which the employee became disabled due to pregnancy;
 - b. The probable duration of the period or periods of disability; and

- c. Statement that, due to the disability, the employee is unable to perform one or more of the essential functions of her position without undue risk to herself, the successful completion of her pregnancy, or to other persons.
6. A return from leave will be allowed only when the employee provides a release to the company from her health care provider.
7. An employee will be required to use all accrued sick time, if any is available, during a pregnancy disability leave. An employee will be allowed to use accrued vacation or personal time (if otherwise eligible to take the time) during a PDL disability leave.
8. Duration of the leave will be determined by the advice of the employee's health care provider, but disabled employees may take up to four months. The four months of leave includes any period of time for actual disability caused by the employee's pregnancy, childbirth or related medical condition. This includes, but is not limited to, leave for severe morning sickness, prenatal or postnatal care, post-partum depression or recovery from childbirth, loss or end of pregnancy.
9. When an employee is also eligible for FMLA leave, FMLA leave will run concurrently with PDL leave.

Leave does not need to be taken in one continuous period of time and may be taken intermittently, as needed.

Under most circumstances, upon submission of a medical certification that an employee is able to return to work from PDL leave, an employee will be reinstated to her same position held at the time the leave began or to a comparable position with the same pay rate/salary, if available. An employee returning from a PDL leave has no greater right to reinstatement than if the employee had been continuously employed rather than on leave. For example, if the employee on PDL leave would have been laid off had she not gone on leave, or if the employee's position has been eliminated due to a reduction in force, and there are no like or comparable positions available, then the employee would not be entitled to reinstatement.

Absences due to PDL leave will not be counted as time worked for the purpose of computing seniority, vacation, sick leave or personal days.

For employees on PDL leave and covered by the Insperity Group Health Plan, plan coverage will continue as is provided for in the Continuation of Benefits policy.

NEW PARENT LEAVE ACT

This policy is in affect only where Velo-Payments, Inc. is a covered employer under California's New Parent Leave Act (SB-63) and employs between 20 and 49 employees. In certain situations, you may be eligible for up to 12 weeks of unpaid leave to bond with a new child.

Eligible Employee

To qualify to take New Parent Leave, you must meet the following requirements the date leave is to begin.

You are an active employee and have been employed for at least 12 months; and

You have worked 1,250 hours during the 12-month period immediately before the beginning of the leave.

You work in the state of California at a worksite where between 20 and 49 employees are employed in a 75-mile radius.

Reasons for Leave

Leave may be taken for the following reasons:

1. The birth of the employee's child or to care for the newborn child for purposes of bonding;
2. The placement of a child with the employee and/or for adoption or state-approved foster care.

Length of Leave

An eligible employee is entitled to a combined total of 12 workweeks of unpaid leave within one year of the child's birth, adoption, or foster care placement.

If two parents work for the same employer and are both eligible for New Parent Leave, the employer may limit how much leave these parents can take up to 12 weeks between the two parents.

Substitution of Paid Leave

If you are taking leave, you may substitute accrued paid leave, including accrued and unused sick leave, paid vacation, paid personal time, paid time off and, if applicable, short-term salary continuation, before continuing leave on an unpaid basis. When receiving disability benefits under a disability benefit plan, the substitution of your accrued paid leave is not required. Any leave, whether paid, unpaid or a combination, will be counted toward the leave entitlement, as applicable.

Employee Notification Requirements

If you expect to take new parent leave, you must notify the Insperity Leave and Disability Group of your intention to take leave at least 30 days in advance of the expected leave by completing a Leave of Absence Request form. If the leave is not foreseeable, you must provide notification as soon as practical. In addition, you must comply with Velo-Payments, Inc.'s established absenteeism and tardiness policies.

Job Restoration

When returning from an authorized leave, an employee will normally be returned to the same or an equivalent position, with no loss of benefits accrued prior to leave. Absences due to leave will not be counted as time worked for the purpose of seniority or computing paid time off for vacation, sick leave or personal days. In the event your position is affected by a decision or event not related to your leave of absence (e.g., job elimination or layoff), you will be affected to the same extent as if not on leave.

Questions About New Parent Leave

If you have any questions about your rights or responsibilities under this policy, contact the Insperity Contact Center toll free at 866-715-3552 (select "Benefits"), weekdays between 7 a.m. and 7 p.m. Central time. Velo-Payments, Inc. and Insperity will comply with all applicable federal, state and local laws in administering this policy.

VOTING LEAVE

Employees are encouraged to fulfill their civic responsibility by voting in local, state and national elections. If you are unable to reach your polling place outside of work hours, you may take up to 2 hours of paid time off to vote. You are required to provide reasonable notice to your supervisor, and evidence of voting may be required.

FLORIDA SPECIFIC POLICIES

CRIME VICTIM LEAVE

An employee who is the victim of or who is the family member of a victim of domestic violence or sexual violence is eligible to take leave to appear at court or other legal or investigative proceedings associated with the crime or to obtain counseling associated with being a crime victim and/or make their homes more secure or seek new housing. An employee is considered eligible after 3 months of employment to take up to 3 workdays of unpaid crime victim leave in any 12 month period.

An employee taking leave must use all accrued paid time off, vacation and/or personal time before continuing leave on an unpaid basis. You must provide documentation supporting your need for leave. Velo-Payments, Inc. will maintain the confidentiality, to the extent possible, of any written documents or records submitted and the fact that leave has been requested.

ILLINOIS SPECIFIC POLICIES

BIOMETRIC TIMEKEEPING

This policy applies to all employees of Velo-Payments, Inc. who, in the course of performing their regular job responsibilities, are involved in the collection, use, handling, safeguarding, storage, retention, and destruction of Biometric Identifiers and Biometric Information (collectively, "Biometric Data").

Velo-Payments, Inc. offers the convenience of a biometric timekeeping system that can collect images and/or features of your fingerprint to facilitate accurate and efficient time records of your work hours. The collected images and/or features of your fingerprint are referred to as "biometric data."

Upon your consent, your biometric data will be collected, stored and used by the company through your employment with Velo-Payments, Inc. to: (1) identify you; (2) record your work start and end times; and (3) process your pay. You will be asked to sign a Biometric Collection Consent form upon hire for this purpose. The company will not disclose, sell, lease or trade your biometric data for any other purpose.

The Company will securely store your biometric data in the same manner as it stores other confidential or sensitive company information. The Company prohibits the sale, lease or trade of Biometric Data. The Company prohibits any disclosure of Biometric Data other than as permitted by this policy.

Your biometric data will be permanently destroyed after your employment with the company ends. Biometric Data in electronic form will be destroyed in a manner that renders the information irretrievable. The Company's Human Resources and Information Technology departments shall be responsible for coordinating with the timeclock service provider.

Your consent to the collection, storage and use of Client Company's biometric timekeeping system is voluntary and an alternate method of collecting your work time is available upon your request.

Violations of this policy or its procedures will result in disciplinary action up through and including termination of employment.

CRIME VICTIM LEAVE

An employee who is the victim of or who is the family member or household member of a victim of domestic violence, sexual assault or stalking is eligible to take leave to appear at court or other legal or investigative proceedings associated with the crime or to obtain counseling associated with being a crime victim and/or to seek medical attention, to obtain services from victim services organizations, to participate in safety planning, to temporarily or permanently relocate or take other actions to guard against future incidents and make the employee's home more secure, or to seek new housing. Employees will be granted up to 4 weeks of crime victim leave per calendar year.

An employee taking leave must use all accrued paid time off, vacation and/or personal time before continuing leave on an unpaid basis. You must provide documentation supporting your need for leave. Velo-Payments, Inc. will maintain the confidentiality, to the extent possible, of any written documents or records submitted and the fact that leave has been requested.

EMERGENCY RESPONDER LEAVE

Velo-Payments, Inc. provides unpaid leave for employees who perform emergency duty as a certified disaster service volunteer of the American Red Cross, volunteer emergency worker as defined by the Illinois Emergency Management Agency Act, volunteer firefighter, or volunteer emergency worker. If you are participating as one of these emergency responders, notify your supervisor so the company may be aware of the fact that you may have to take time off for emergency duty. In the event that you need to take time off for emergency duty, inform your supervisor before doing so, when possible. Upon conclusion of emergency duty, you may be required to provide documentation to support your absence. Velo-Payments, Inc. will comply with additional requirements under state law.

VOTING LEAVE

Employees are encouraged to fulfill their civic responsibility by voting in local, state and national elections. If you are unable to reach your polling place outside of work hours, you may take up to 2 hours of paid (unless the polls are open at least 2 hours outside of working hours) time off to vote. You are required to provide reasonable notice to your supervisor, and evidence of voting may be required.

NORTH CAROLINA SPECIFIC POLICIES

SCHOOL ACTIVITIES LEAVE

Since school events sometimes occur during working hours, Velo-Payments, Inc. recognizes the challenge for working parents, legal guardians or custodians to fully participate in their children's education and school activities. Therefore, you are permitted to take time off work up to a total of 4 hours per year to:

- Attend parent teacher conferences;
- Attend school-related activities;
- Volunteer or otherwise be involved;
- Attend school sponsored events; or
- Respond to an emergency involving the child.

Where possible, you should give written notice at least 5 school days in advance. You may be required to provide written documentation from the school indicating your participation in the school event.

If you are a nonexempt employee taking school activity leave, you may choose to use accrued vacation or paid time off (PTO). However, if no paid leave is available, you may take the time without pay.

OHIO SPECIFIC POLICIES

CRIME VICTIM LEAVE

An employee who is the victim of or who is the family member of the victim of a crime is eligible to take leave to appear at court or other legal or investigative proceedings associated with the crime or to obtain counseling associated with being a crime victim .

An employee taking leave must use all accrued paid time off, vacation and/or personal time before continuing leave on an unpaid basis. You must provide documentation supporting your need for leave. Velo-Payments, Inc. will maintain the confidentiality, to the extent possible, of any written documents or records submitted and the fact that leave has been requested.

EMERGENCY RESPONDER LEAVE

Velo-Payments, Inc. provides unpaid leave for employees who perform emergency duty as a member of a volunteer fire department, or volunteer provider of emergency medical services. If you are participating as one of these emergency responders, notify your supervisor so the company may be aware of the fact that you may have to take time off for emergency duty. In the event that you need to take time off for emergency duty, inform your supervisor before doing so, when possible. Upon conclusion of emergency duty, you may be required to provide documentation to support your absence. Velo-Payments, Inc. will comply with additional requirements under state law.

PENNSYLVANIA SPECIFIC POLICIES

CRIME VICTIM LEAVE

An employee who is the victim of or who is the family member of a victim of a crime or witness to a crime is eligible to take leave to appear at court or other legal or investigative proceedings associated with the crime or to obtain counseling associated with being a crime victim .

An employee taking leave must use all accrued paid time off, vacation and/or personal time before continuing leave on an unpaid basis. You must provide documentation supporting your need for leave. Velo-Payments, Inc. will maintain the confidentiality, to the extent possible, of any written documents or records submitted and the fact that leave has been requested.

EMERGENCY RESPONDER LEAVE

Velo-Payments, Inc. provides unpaid leave for employees who perform emergency duty as a volunteer firefighter, a volunteer member of the fire police or a volunteer member of an ambulance service or rescue squad. If you are participating as one of these emergency responders, notify your supervisor so the company may be aware of the fact that you may have to take time off for emergency duty. In the event that you need to take time off for emergency duty, inform your supervisor before doing so, when possible. Upon conclusion of emergency duty, you may be required to provide documentation to support your absence. Velo-Payments, Inc. will comply with additional requirements under state law.

RHODE ISLAND SPECIFIC POLICIES

UNPAID SICK AND SAFE TIME for Part-Time Employees

The Company recognizes that the inability to work because of illness, injury or safety needs may cause economic hardship. For this reason, Velo-Payments, Inc. provides 32 hours unpaid sick and safe time upon hire and annually at the beginning of each calendar year to part-time employees who work in Rhode Island. You are eligible to use the time immediately. Sick and safe time may be used for your own, your family member's, care recipient's or household member's health needs, purposes relating to being a victim of a domestic violence, sexual assault, or stalking, or for purposes related to when your worksite or your child's school or care facility is closed by order of public official due to a public health emergency as intended to comply with Rhode Island Healthy and Safe Families and Workplaces Act.

Suspected abuse of sick time may lead to disciplinary action. Indications of possible abuse include, but are not limited to, repeated usage of sick time to extend regularly scheduled days off, including weekends, holidays (before or after a holiday), excessive absenteeism on Mondays and Fridays, and usage of sick time on days previously requested and denied as vacation. If you are absent for more than three consecutive workdays due to personal illness, or other reasons as covered under the Act, you may be required to provide reasonable documentation, such as a statement from your health care provider. Please familiarize yourself with the Absenteeism and Tardiness Policy for the proper procedures to follow when an absence has or will occur.

Employees classified as exempt may take sick time in 4-hour increments. Nonexempt employees should record their absences in exact time increments to the tenth hour. Unused sick hours do not carry over from one year to the next and are not paid in the event of separation from employment, however, unused sick time will be reinstated if reemployed by Velo-Payments, Inc. within 135 days of separation. Velo-Payments, Inc. prohibits retaliation against any employee for requesting or inquiring about safe and sick time. While sick time is paid through Insperity, sick time is solely a Velo-Payments, Inc. policy.

SCHOOL ACTIVITIES LEAVE

Since school events sometimes occur during working hours, Velo-Payments, Inc. recognizes the challenge for working parents, legal guardians or custodians to fully participate in their children's education and school activities. Therefore, you are permitted to take time off work up to a total of 10 hours per year to:

- Attend parent teacher conferences;
- Attend school-related activities;
- Volunteer or otherwise be involved;
- Attend school sponsored events; or
- Respond to an emergency involving the child.

To be eligible you must be employed for at least 12 months and work a minimum of 30+ hours per week.

Where possible, you should give written notice at least 5 school days in advance. You may be required to provide written documentation from the school indicating your participation in the school event.

If you are a nonexempt employee taking school activity leave, you may choose to use accrued vacation or paid time off (PTO). However, if no paid leave is available, you may take the time without pay.

TENNESSEE SPECIFIC POLICIES

JURY DUTY AND WITNESS LEAVE

If you are summoned to jury duty or to appear in court as a witness, Velo-Payments, Inc. will continue your pay in accordance with FLSA and applicable law. You must notify your supervisor as soon as it is known you have been summoned.

To qualify for either jury or witness duty leave, you must submit a copy of the summons to your supervisor as soon as it is received. In addition, you must also submit to your supervisor a related proof of service when the period of jury or witness duty is completed. No adverse employment action will be taken against employees due to their service as either a juror or witness in state or federal courts.

VOTING LEAVE

Employees are encouraged to fulfill their civic responsibility by voting in local, state and national elections. If you are unable to reach your polling place outside of work hours, you may take up to 3 hours of paid time off to vote. You are required to provide reasonable notice to your supervisor, and evidence of voting may be required.

VIRGINIA SPECIFIC POLICIES

CRIME VICTIM LEAVE

An employee who is the victim of or who is the family member of the victim of a crime is eligible to take leave to appear at court or other legal or investigative proceedings associated with the crime or to obtain counseling associated with being a crime victim .

An employee taking leave must use all accrued paid time off, vacation and/or personal time before continuing leave on an unpaid basis. You must provide documentation supporting your need for leave. Velo-Payments, Inc. will maintain the confidentiality, to the extent possible, of any written documents or records submitted and the fact that leave has been requested.

WASHINGTON SPECIFIC POLICIES

BIOMETRIC TIMEKEEPING

This policy applies to all employees of Velo-Payments, Inc. who, in the course of performing their regular job responsibilities, are involved in the collection, use, handling, safeguarding, storage, retention, and destruction of Biometric Identifiers and Biometric Information (collectively, "Biometric Data").

Velo-Payments, Inc. offers the convenience of a biometric timekeeping system that can collect images and/or features of your fingerprint to facilitate accurate and efficient time records of your work hours. The collected images and/or features of your fingerprint are referred to as "biometric data."

Upon your consent, your biometric data will be collected, stored and used by the company through your employment with Velo-Payments, Inc. to: (1) identify you; (2) record your work start and end times; and (3) process your pay. You will be asked to sign a Biometric Collection Consent form upon hire for this purpose. The company will not disclose, sell, lease or trade your biometric data for any other purpose.

The Company will securely store your biometric data in the same manner as it stores other confidential or sensitive company information. The Company prohibits the sale, lease or trade of Biometric Data. The Company prohibits any disclosure of Biometric Data other than as permitted by this policy.

Your biometric data will be permanently destroyed after your employment with the company ends. Biometric Data in electronic form will be destroyed in a manner that renders the information irretrievable. The Company's Human Resources and Information Technology departments shall be responsible for coordinating with the timeclock service provider.

Your consent to the collection, storage and use of Client Company's biometric timekeeping system is voluntary and an alternate method of collecting your work time is available upon your request.

Violations of this policy or its procedures will result in disciplinary action up through and including termination of employment.

CRIME VICTIM LEAVE

An employee who is the victim of or who is the immediate family member of a victim of domestic violence, sexual assault or stalking is eligible to take leave to appear at court or other legal or investigative proceedings associated with the crime or to obtain counseling associated with being a crime victim .

An employee taking leave must use all accrued paid time off, vacation and/or personal time before continuing leave on an unpaid basis. You must provide documentation

supporting your need for leave. Velo-Payments, Inc. will maintain the confidentiality, to the extent possible, of any written documents or records submitted and the fact that leave has been requested.

EMERGENCY RESPONDER LEAVE

Velo-Payments, Inc. provides unpaid leave for employees who perform emergency duty as a volunteer firefighter or reserve officer. If you are participating as one of these emergency responders, notify your supervisor so the company may be aware of the fact that you may have to take time off for emergency duty. In the event that you need to take time off for emergency duty, inform your supervisor before doing so, when possible. Upon conclusion of emergency duty, you may be required to provide documentation to support your absence. Velo-Payments, Inc. will comply with additional requirements under state law.

FAMILY MILITARY LEAVE

Washington Family Military Leave provides up to of 15 days of unpaid leave, per deployment, to employees who are the spouse (including same-sex marriages and state registered domestic partnerships) of a military service member notified of an impending call or order to active duty before deployment or when the military service member is on leave from deployment.

Eligible Employee

To qualify to take Washington Family Military Leave, you must meet the following requirements the date leave is to begin.

1. You are an active employee in Washington;
2. You work 20 or more hours per week; and
3. You are the spouse of a military service member of the United States, National Guard or reserves.

Employees must give notice of the intent to take family military leave within five business days of receiving official notice of an impending call or order to active duty or of a leave from deployment.

Washington Family Military Leave and federal Family Military Caregiver Leave under the FMLA will run concurrently, when applicable. At the end of the family military leave, an employee will be restored to the position held when the leave began or to a position of equivalent seniority status, employee benefits, pay and other terms and conditions of employment.

PAID SICK TIME for Part-Time Employees

The Company recognizes that the inability to work because of illness, injury or safety needs may cause economic hardship. For this reason, Velo-Payments, Inc. provides paid sick time to non-exempt part-time employees who work in Washington. Sick time may be used for your own or your family member's health needs or for purposes relating to an employee, employee's family member or person with whom the employee has a dating relationship, being a victim of domestic violence, sexual assault or stalking as intended to

comply with Washington's Paid Sick Leave law. Paid sick time may also be used for any period in which the employee's place of employment or child's school or place of care is closed by a public official for any health-related reason.

Employees begin to accrue sick time upon hire and are eligible to use the time immediately. Sick time accrues at the rate of one hour for each 40 hours worked per pay cycle and unused sick time up to 40 hours will carry over into the following year.

Suspected abuse of sick time may lead to disciplinary action. Indications of possible abuse include, but are not limited to, repeated usage of sick and safe time to extend regularly scheduled days off, including weekends, holidays (before or after a holiday), excessive absenteeism on Mondays and Fridays, and usage of sick and safe time on days previously requested and denied as vacation. If you are absent for more than three consecutive workdays due to personal illness, you may be required to provide a statement from your healthcare provider. Please familiarize yourself with the Absenteeism and Tardiness Policy for the proper procedures to follow when an absence has or will occur.

Employees classified as exempt may take sick time in 1-hour increments. Nonexempt employees should record their absences in exact time increments to the quarter hour, (e.g., 1.5 hours, 6 hours, 2.75 ours). Unused sick hours are not paid in the event of separation from employment, however, unused sick hours will be reinstated if reemployed by Velo-Payments, Inc. within 12 months of separation. Velo-Payments, Inc. prohibits retaliation against any employee for requesting or inquiring about paid sick time. While sick time is paid through Insperity, sick time is solely a Velo-Payments, Inc. policy.

HANDBOOK ACKNOWLEDGMENT

I acknowledge that I have received the company's Employee Handbook ("the Handbook"), dated **March 2019**, and understand that violations of the policies contained in the Handbook including, but not limited to, the Anti-Harassment Policy, could result in disciplinary action, up to and including termination.

I understand I must repay the company any vacation/PTO used but not accrued at the time my employment ends, and I hereby authorize the company to deduct such amounts from my final paycheck to the extent permitted by law. I also agree that if requested, I will complete a new deduction authorization form to facilitate such deductions.

I further agree and consent to all policies contained herein and understand that the information contained in the Handbook represents guidelines for the company and that the company reserves the right to modify the Handbook or amend or terminate any policy, procedure or employee benefit program at any time.

I further understand that the contents of the Handbook do not form a written employment contract for employment for a specific term or duration. My employment with Insperty is at-will. My employment with Velo-Payments, Inc. is also at-will unless a duly authorized employment agreement with Velo-Payments, Inc. provides otherwise.

I further understand that no manager, supervisor or other representative of the company, other than the president or vice president, has any authority to change my at-will status or enter into any agreement guaranteeing employment for any specific period of time. I also understand that any such agreement, if made, will not be duly authorized and enforceable unless it is in writing and signed by both parties. Notwithstanding the above, I also understand that an agreement made by either the president or vice president of Velo-Payments, Inc. is not binding on Insperty unless it is agreed to in writing by either the president or senior vice president of Insperty.

My signature below certifies that I understand the at-will employment relationship between the company and myself.

I further understand that if I have any questions about the interpretation or application of any policies contained in the Handbook, I should direct these questions to the onsite supervisor.

In the event there is a conflict between a policy in this Handbook versus a policy posted on Insperty Premier™, the policy in this Handbook governs.

Employee Signature

Date

Print Name

Insperty Employee ID Number

Please sign and return one acknowledgment to your supervisor and retain the other for your records. A copy of this signed acknowledgment should be sent to Insperty.