An Important Note About This Document

*Please note that the programs, policies and procedures explained in this document change from time to time. Although changes will be communicated periodically, U.S. Bank reserves the right to implement changes without notice. This document supersedes materials that were previously issued by U.S. Bank and by companies that it has acquired. This handbook is intended only as a summary of policies and programs. Additional provisions that are not addressed in this document may apply.*

*These programs, policies and procedures do not alter your employment relationship. This means that we recognize your right to resign at any time for any reason; similarly, U.S. Bank or its affiliates may terminate any employee, at any time, for any reason.*

*In addition to the U.S. Bank Policies and Programs Employee Handbook for Employees in Canada, benefit-eligible employees receive a U.S. Bancorp Canada Benefits Employee Booklet, which provides plan information for the U.S. Bancorp Canada health and welfare benefits. Eligible employees will also receive a Summary Plan Description (SPD) for the U.S. Bancorp Pension Plan and a separate SPD for the U.S. Bancorp Employee Savings Plan. We encourage you to read these handbooks and booklets, and keep them available for reference should you have questions or need general information.*

*While the U.S. Bank Policies and Programs Employee Handbook for Employees in Canada is designed to cover a broad range of employment issues, you may occasionally have questions or concerns that aren’t addressed in this handbook. In such instances, your manager can be a valuable and accessible resource for information on issues relevant to you and your business line.*

<table>
<thead>
<tr>
<th>U.S. Bank Employee Service Center</th>
<th>1-800-806-7009</th>
</tr>
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<tbody>
<tr>
<td>(Information about benefits and payroll. You will need to indicate that you are a Canada employee.)</td>
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<tr>
<th>Canada Retirement Programs</th>
<th>1-763-971-1128</th>
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<tr>
<td>(Information regarding administration of the U.S. Bancorp Employee Savings Plan, U.S. Bancorp Pension Plan, and retiree medical program.)</td>
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<tr>
<th>LifeWorks</th>
<th>1-877-207-8833</th>
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<tbody>
<tr>
<td>(Confidential, expert help with work and life issues)</td>
<td>1-877-371-9978 for TDD</td>
</tr>
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</table>
Dear fellow employees:

We believe that, by working together, U.S. Bank will continue to be a leader in the industry – even in the most challenging times. Your personal dedication and commitment to your customers, to the quality of your work, and to the success of our company is what differentiates US from our competitors. We can all feel proud of the success and reputation we have worked so hard to earn.

U.S. Bank wants to make sure your career with US is challenging, successful, and long-lasting. We believe our future is brighter with you. Our policies, programs, and resources are intended to provide you with the tools and support you need to be successful. This handbook provides you with a brief overview of those policies and programs. Familiarize yourself with them, ask questions, and take advantage of all they have to offer, because they are intended to support you and make US a great place to work.

The U.S. Bank Employee Handbook complements the U.S. Bank Code of Ethics and Business Conduct handbook, which explains the professional and ethical conduct standards that are so vital in maintaining our strong reputation in the community.

Please review your handbooks carefully. We are always interested in your feedback. I invite you to provide comments to your manager or HR representative.

Sincerely,

Richard K. Davis

Chairman, President and Chief Executive Officer
A Note About Terminology

Throughout this handbook, the term “spouse/partner” is occasionally referenced. The term “partner” refers to a domestic partnership which is defined as an ongoing and committed spouse-like relationship between adults of the same or opposite gender.
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Our Mission

At U.S. Bank, one thing is clear: we are a company committed to our mission. And we know every employee plays an important role in reaching that mission. From how you greet customers when they walk into your branch to collaborating with a coworker, our mission is reinforced by the actions you take every day. As a company, we’re focused on making every action lead to our mission’s success.

We fulfill our mission by:

- Engaging our employees
- Increasing value for our shareholders
- Deepening service and relationships for our customers
- Building our communities

Bringing our mission to life

Engaging our Employees – U.S. Bank highly values the employees of our company. It is their hard work and commitment that creates our success as a company. The programs in this handbook have been designed to enable each of us to connect, develop, feel rewarded, and lead to the best of our abilities every day. See Our Promise to Employees: Our People Strategy, in the following section of this handbook.

Increasing Value for Shareholders – Continued strong earnings support the company’s ability to pay and increase dividends, while expected future growth in revenue and earnings drives our stock price.

Deepening Service and Relationships for our Customers – U.S. Bank loyal customers are highly satisfied with the bank, are very likely to continue their relationship with us and willingly refer their family and friends to us for business.

Building Our Communities – U.S. Bank places a high priority on investing in the communities we serve and communities in which our customers, our employees and our shareholders live and work.
Our Promise to Customers: Service Sets Us Apart

Only U.S. Bank guarantees customer service by every business line and every employee for every transaction – every day.

From your first day with U.S. Bank, we count on you to provide exceptional service, both to your internal clients and to our customers.

The level of service is defined through the tenets of our Service Values and comes to life through a program called the Service Advantage, which incorporates five key philosophies. Every employee is expected to adopt these tenets and demonstrate them in every customer interaction.

As you can see, everything you do makes a big difference for our customers. So, as your employer, we want to make the difference for you by striving to make your employee experience the best it can be. We firmly believe that Your Career is Here at U.S. Bank.

Our Promise to Employees: Our People Strategy

We want each one of you to feel U.S. Bank is the best place for you to work. How do we do this? It’s simple: We attract and retain great people, then keep them engaged and develop their skills and knowledge by offering competitive benefits and programs.

All of our employee-focused initiatives and programs currently fall into four key areas:

**Connect**
These programs link you to other employees and the organization as a whole.

**Develop**
You and your fellow employees will have opportunities for professional and personal growth through these development programs.

**Reward**
This is where we recognize you for your contributions and showcase all of the great benefits we offer you and your family.

**Lead**
We offer development and networking opportunities for leaders at all levels within the company. Every leader in our organization is committed to demonstrating our Leadership Foundation:

- Leads with Integrity
- Shapes the Future
- Develops Others
- Drives to Succeed

Please join us in fulfilling our mission and making your experience with U.S. Bank the best it can be.

Our Service Values

- Take Ownership
- Make It Personal
- Add Value to Every Interaction
- Make Courtesy Common
- Share Your Knowledge
Privacy Pledge to Our Customers

Protecting the privacy of our customers is important to U.S. Bank. Successful banking relationships are built on trust and integrity. In the course of transacting business with our customers, we gather pertinent personal information in order to accurately maintain accounts and offer services to help our customers attain their personal financial goals. All of this information is very private in nature. Therefore, we are committed to confidentiality.

To show that we take customer privacy very seriously, we send our customers a privacy pledge each year. Customers first receive the pledge upon opening an account, and interested parties can find the pledge at www.usbank.com/privacy or www.usbankcanada.com. The privacy pledge maintains compliance with recent laws and gives customers detailed information on why we gather data; how data is used; how it is maintained and protected; and the circumstances in which data may be shared.

The privacy pledge promises all U.S. Bank customers that we will:

- collect only relevant information about customers;
- strive to keep accurate records;
- limit employee access to customer information on a need-to-know basis;
- disclose to customers what information is shared with U.S. Bank companies and with others;
- provide customers ways to limit how their information is shared; and
- investigate customer concerns about inappropriate sharing of information.

Familiarize yourself with the pledge, and follow all consumer customer privacy procedures related to your job. Above all, remember that your actions should always respect and protect customer privacy.

Open Communication

Open lines of communication are essential to employee fulfillment and corporate success. At U.S. Bank, we strive to create excellent relationships between and among all employees, including management. To facilitate this, we maintain an “open communication policy.” When you have questions or concerns about your work responsibilities, environment, disciplinary actions or general work issues, meet with your supervisor or manager to discuss them. If you do not feel comfortable discussing the situation with your supervisor or manager, consider discussing it with his or her manager. Supervisors and managers strive to do whatever they can to be of assistance. Experience shows that most work-related problems are best resolved between the employee and his or her supervisor or manager; however, your supervisor or manager can not help if he or she is not aware of the problem. It is important to keep the lines of communication open. Sometimes just talking about a difficult situation is a tremendous first step toward resolving the problem.

If you are concerned about discussing the problem with your supervisor or manager, there are other options. Your Human Resources representative is also available to assist you in resolving or escalating your concerns. Human Resources will work with you, your supervisor or manager, and other levels of management to resolve a job-related problem. They are interested in helping with any type of problem — but their overall perspective might be especially useful in cases where you feel the problem is sensitive or confidential in nature, such as issues around harassment, discrimination, performance, salary increases or discipline.

You may also contact the U.S. Bank Ethics Line to report concerns about inappropriate workplace behaviour confidentially, anonymously if desired. You may reach the Ethics Line at 866-ETHICS4 (866-384-4274). The Ethics Line is staffed 24 hours a day, 7 days a week, 365 days a year, by an independent call center.
The resource or resources you choose will depend on you, but keep in mind that a problem is likely to remain a problem until you do something about it. You must take the initiative and ask for help.

Policy Against Offensive Behaviour and Harassment

It is U.S. Bank’s policy and the responsibility of all employees to maintain a working atmosphere free of harassment, discrimination, intimidation and unwelcome, offensive, or inappropriate conduct, including sexual overtures, offensive jokes, graphic material, etc. Verbal or physical conduct of a demeaning or sexual nature that creates an intimidating, hostile or offensive working environment that in any way affects the employment relationship or is otherwise deemed by U.S. Bank to be offensive and/or inappropriate is not permitted. Conduct may be deemed offensive behaviour prohibited by this policy even if it does not meet the legal definition of harassment under the law. All employees are expected to complete Workplace Harassment Awareness training. Managers may be expected to complete more specific Harassment Awareness training. Please see the full policy and procedures statement “Policy Against Offensive Behaviour and Harassment for Canadian Employees” located on USBnet (go to Human Resources, then HR Policies & Ethics, then Canadian Employee Policies).

Non-Retaliation Policy*

U.S. Bank does not tolerate any retaliatory action against any individual for good-faith reporting of problems such as ethics violations, illegal conduct, sexual harassment, discrimination, inappropriate workplace behaviour or other serious issues. Allegations of retaliation will be investigated and, if substantiated, appropriate disciplinary action will be taken, up to and including termination.

The non-retaliation policy is critical to U.S. Bank’s culture of expecting employees to report suspected wrongdoing and is diligently enforced. Strong non-retaliation measures are vital to the success of the reporting process because employees must feel they can report problems without fear of reprisals. Please contact a supervisor, a manager, Human Resources, the Legal Department, or the Ethics Line at 866-ETHICS4 (866-384-4274) if you believe an instance of retaliation has occurred.

Integrity in the Reporting Process*

Making false allegations, due to improper motives, is a serious issue and may result in disciplinary action. Such allegations undermine the effectiveness of the reporting process, compromise the reputation of others and will not be tolerated.

* These policies are also contained in the U.S. Bank Code of Ethics and Business Conduct.
Introductory Period

The first three (3) months of employment are considered an introductory period. During this time, you and your supervisor or manager will work together to ensure that your new position is a good match. Generally, it is expected that you will receive performance feedback during your first three (3) months.

Should your work performance or conduct at any time during or after the introductory period not meet expected requirements, you may decide it is not a good job fit and voluntarily terminate your employment. U.S. Bank reserves a similar right to terminate your employment.

Performance Reviews

U.S. Bank pays for performance, and we believe in providing positive and constructive feedback about performance. You are responsible for participating with your supervisor or manager in discussions about goals and performance expectations for the review period. Employees and supervisors or managers are encouraged throughout the year to have informal performance discussions. Formal performance reviews are usually conducted on an annual basis.

Performance and Conduct Counseling

Our objective is to retain employees who demonstrate the skills, knowledge and behaviours consistent with the goals and values of U.S. Bank. If your performance or conduct does not meet the expectations of the company, progressive counseling may be provided to allow you a reasonable opportunity to make the necessary improvements in order to succeed.

Career Advancement

The U.S. Bank Career Center makes it easy for you to search, create a profile and apply for other positions in the company. It is a true win-win when U.S. Bank can fill open positions by promoting or transferring qualified internal candidates and when employees are able to progress in their career goals. Visit the U.S. Bank Career Center on USBnet or www.USBankHR.com to view open positions.

Career advancement is an individual process, and ownership is maintained with the employee. Career advancement can be achieved through exceptional work and a development plan worked through with a manager. Any questions should be directed to your manager or Human Resources representative.

To be eligible to apply for a position:

- You must have a minimum of 12 months of service in your current position at the time you apply for the new position;
- You must have satisfactory performance in your current position;
- You must meet the qualifications of the new position;
- You must inform your current manager of your intent to apply prior to applying for the open position; and
- You must complete your profile and apply for the specific requisition online through the U.S. Bank Career Center on USBnet.

While the above requirements are considered mandatory, management may elect to deviate from the listed criteria under circumstances it deems are, in its sole discretion, appropriate. In addition, employees who are displaced and who are eligible for severance may post for open positions while they are receiving severance.
If you are a Canadian citizen interested in applying for a position in the United States, you should discuss your eligibility for obtaining the necessary work authorization with your manager and your Human Resources representative prior to submitting an application.

Employees who are displaced and who are eligible for severance may post for open positions while they are receiving severance.

**Employment of Relatives/Personal Relationships**

Employment of relatives is permissible; however, it is U.S. Bank policy to minimize the impact of personal relationships in the workplace and to avoid the hiring, transfer, or promotion of relatives of employees into situations where the possibility or perception of favoritism or conflicts of interest might occur. Employment decisions of relatives will be made on a case-by-case basis and in compliance with applicable laws.

Applicants will generally not be hired and/or employees promoted or transferred into the same department where a relative is already employed or areas where relatives may have direct supervision or significant influence.

Related employees generally are not permitted to occupy positions that would result in one of the employees being in the direct chain of authority or influence of the other. When this type of reporting relationship is allowed to occur, it has the potential to negatively impact employee morale and otherwise adversely affect the company.

If personal relationships occur, and one of the employees is in the chain of authority or influence of the other, the relationship must be reported to the next level supervisor or manager. This includes situations that occur through promotion, transfer, restructuring, etc. Each situation will be reviewed individually to determine what action, if any, is appropriate. A change of assignment may be made for one of the two individuals affected.

In addition, other personal relationships should be reported in those situations where the relationship may give the appearance of compromising internal controls, even if there is no chain of authority or influence.

**Business Appearance**

We take pride in our professional reputation with customers, and we work hard to maintain the standards that customers expect. The impression you make on a customer begins with your appearance. You are expected to use good judgment and dress in a professional manner that is appropriate to your work surroundings and suited to your particular job. Grooming and hygiene should always reflect a professional standard in all positions, including those that do not have direct contact with customers. In all cases, including work areas where business casual dress is the standard, employees are expected to maintain a professional appearance that avoids extremes.

Be aware that your off-duty conduct and/or personal habits can cause an unprofessional or unpleasant impression on your coworkers or customers. Please avoid wearing heavy perfume scents, as well as excessive smoke and/or residual alcohol odors that may remain from off-duty activities.

Managers and supervisors are responsible for defining appropriate attire and department dress code guidelines and for asking employees to change their attire if and when, in their opinion, it is considered unprofessional. If you have a question about appropriate dress for your work area, please discuss it with your manager or supervisor.
Use of Tobacco Products

U.S. Bank is committed to providing a safe and healthy work environment for all employees and prohibits smoking and use of tobacco products in all indoor spaces occupied by employees. This includes, but is not limited to, employees’ desks, private offices, stairwells, restrooms, conference rooms, company vehicles, lunch or break rooms, copy or file rooms, and storage areas.

Working in More Than One Position at U.S. Bank

Occasionally, full- or part-time employees express an interest in pursuing part-time assignments at U.S. Bank or one of its subsidiaries in addition to their current positions. These part-time opportunities may be available directly through a U.S. Bank manager or indirectly through a temporary agency that is working with a U.S. Bank manager.

Generally, these arrangements are discouraged because the cost of overtime is not budgeted for part-time positions, and wage and hour laws may require that the hours of both positions be considered to determine if overtime wages are due. Before applying for or pursuing a second position within U.S. Bank, you must consult with and receive approval from your manager and Human Resources.

Your Pay and Time Reporting

Employee Status

An employee’s status is defined as follows:

- **Full-Time**: Employees who are regularly scheduled to work 30 - 37.5 hours per week.
- **Regular Part-Time**: Employees who are regularly scheduled to work 20 – 29 hours per week, or a minimum of 1,000 hours in a calendar year.
- **Part-Time**: Employees who are regularly scheduled to work fewer than 20 hours per week or fewer than 1,000 hours in a calendar year.
- **Temporary**: Employees who are brought into the organization with the intent that they will be employed only for a short period of time. These may include special assignments, on-call individuals or seasonal assignments. Generally, the employment relationship lasts fewer than 12 months and fewer than 1,000 hours in a calendar year.

Please consult with your manager or Human Resources generalist to determine whether you are eligible for overtime in accordance with applicable employment standards legislation in the jurisdiction in which you work.

Payroll and Time Reporting

Employees are paid twice a month – on the 15th and on the last day of the month. When a scheduled payday falls on a Saturday, Sunday, or holiday, you will be paid on the workday that precedes it.
Pay Methods

Employees are paid by one of two methods: actual time reported or base salary plus/minus exception time (exception time includes vacation or sick hours reported, and for employees who are eligible for overtime, includes pay for additional hours worked in excess of your weekly standard hours or a deduction for standard hours not worked). Generally, part-time employees who are eligible for overtime are paid hourly based on actual time reported, while other employees are paid a base salary plus/minus exception time.

- If you are paid hourly based on your actual time reported, two to three weeks of time is collected and is generally paid on the payday for the following pay period. For example, hours worked during weeks ending 7th and 14th would be paid on the 31st. See your manager or supervisor for the current time reporting schedule.

- If you are paid a base salary plus/minus exception time, you are paid a base salary each payday. Your base salary is your standard weekly hours times your rate of pay times 52 weeks divided by 24 pay periods. Any exception time from weeks ending during the pay period is reflected on the following payday.

Time Reporting

Regardless of the method by which you are paid, it is important that employees who are eligible for overtime report their time according to the procedures prescribed by their supervisor or manager. In the absence of direction from your supervisor, the general method for reporting time is to record the exact times you start and end each work shift, including the meal period. From this record you can derive the total hours worked for each day, rounded to the nearest one-tenth of an hour.

Work Schedule

The number of hours required to be worked at your location may vary from department to department according to customer activity and work volume. Your supervisor or manager will explain your workweek and schedule to you and answer any specific questions.

Overtime Classifications

Overtime eligibility is determined by applicable federal or provincial legislation. Employees who are eligible for overtime must complete a time record each day and submit it to your manager at the end of each time-tracking period. Employees who work in a managerial, supervisory or professional capacity, or who fall into any other exemption as defined by law, are not eligible for overtime.

Overtime

If you are eligible for overtime, you will receive overtime pay at the rate of one and one-half times your regular rate for any time in excess of 37.5 hours that you work in a standard workweek (unless the Canada Labour Code or applicable provincial employment standards legislation provides otherwise). Although you will be paid for overtime you work, you should not work overtime unless it is approved in advance by your manager or supervisor. Absences such as sick days, excused absences, or vacation are not counted as hours worked in the calculation of overtime; however, holiday hours will count as hours worked for the purpose of calculating overtime.

Deductions from Pay

It is important to understand that in the event you become indebted to U.S. Bank for any reason connected with your employment (i.e., not as a customer), the company may, as permitted by Canadian legislation, deduct the debt from any pay or other monies it owes to you. In the event you are overpaid, the company may, in accordance with
applicable law, withdraw the overpayment from your direct deposit account or from subsequent paycheques, or may demand payment directly from you. If you receive payments that you are not due, you must report the overpayment to your supervisor or manager and Payroll immediately.

U.S. Bank prohibits deductions that do not comply with Canadian legislation. If you believe that U.S. Bank has improperly deducted from your pay, please report this concern immediately to Payroll or your Human Resources representative. You will be reimbursed for any deductions that do not comply with Canadian legislation.

Accurate Employment Records

Accurate employment records are important to pay and benefit administration and to comply with applicable employment standards legislation in the province or jurisdiction in which the employee works. Please ensure that you keep your records updated for all of the following:

- Change of address or phone number
- Change of person to notify in case of an emergency
- Change in your legal name (Note: your name on the Payroll system must match exactly that shown on your social insurance card)
- Change in marital status
- Change in insurance beneficiary or covered dependents

Time Away From Work

Attendance/Tardiness

Good attendance and punctuality are essential to successfully serving our customers and are important to your job performance. However, there will be occasions when you will not be able to work. In such circumstances, your supervisor or manager has the authority to approve use of paid time off up to the amount permitted by U.S. Bank policy and in accordance with applicable laws. Please review the following provisions for further information.

Occasional Sick Days

Full and regular part-time employees regularly scheduled to work 20 or more hours per week may be eligible to receive sick pay for absences up to six (6) days in a calendar year. Part-time employees who are regularly scheduled to work fewer than 20 hours per week and temporary employees are not eligible to receive pay for such absences. New employees also may be eligible to receive pay for absences; however, sick days will be prorated in the first year of employment as follows:

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<tr>
<th>Date of Eligibility or Hire</th>
<th>Paid Sick Days</th>
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<tbody>
<tr>
<td>1st quarter</td>
<td>5 days</td>
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<tr>
<td>2nd quarter</td>
<td>4 days</td>
</tr>
<tr>
<td>3rd quarter</td>
<td>3 days</td>
</tr>
<tr>
<td>4th quarter</td>
<td>2 days</td>
</tr>
</tbody>
</table>

Additional unpaid sick days will be granted in accordance with Canada Labour Code requirements or applicable employment standards legislation in the province or jurisdiction in which the employee works.

Sick days must be approved by your supervisor or manager. Generally, requests will be approved where the reason for the absence complies with this policy. An employee may be asked to provide satisfactory proof of the reason for his or her absence as a condition of approval. Sick days may be used for
such purposes as medical appointments, time off to
care for your personal illness or the illness of your
spouse/partner or dependent children. In addition,
employees may use available sick time, vacation or
time off without pay to attend school conferences that
cannot be scheduled during non-working hours. Sick
days are not accrued, accumulated or paid out. In
addition, unused sick days may not be carried into
another calendar year. Employees who are paid only
on commission may not be eligible for paid sick time.

Reporting Absences
You are expected to report all absences themselves,
including late arrivals, directly to your supervisor or
manager and follow all reporting procedures required
by the department. You may not report an absence
by leaving a voice mail, sending an email, or telling
your co-workers unless your supervisor or manager
approves you reporting the absence in one of these
manners. In addition, absences should not be
reported by family members or friends except in the
case of an extreme emergency. You should state the
reason for the absence and the expected time you
will return to work. Please note that contacting the
U.S. Bank Employee Service Center or Human
Resources does not satisfy the requirement to
contact your supervisor or manager directly to notify
him or her that you will be absent.

This policy applies to any and all absences discussed
in this handbook, including leaves of absence
(personal or otherwise) and requests for use of paid
vacation or floating holidays (or Paid Time Off where
applicable).

Job Abandonment
If you remain absent from work for three (3)
consecutive work days (or in compliance with
provincial laws and regulations) and fail to report the
absence directly to your supervisor or manager or
respond to inquiries from U.S. Bank about your
absence, absent extenuating circumstances, you
may be assumed to have voluntarily abandoned your
job. Contacting the U.S. Bank Employee Service
Center or your Human Resources representative
does not satisfy the requirement to contact your
manager directly to notify him or her that you will be
absent. The voluntary termination will be implemented
at the end of the day on the third day of absence.
Managers should inform Human Resources
immediately of employees who have abandoned their
jobs so that the appropriate termination notifications
may occur.

Employees With Sick Leave
Accrual Balances
If you joined U.S. Bank as part of an acquisition that
carried over sick leave accrual, you may continue
using the sick days you previously accrued for the
same types of absences that were allowed under that
sick leave accrual policy. Sick time under the
Occasional Sick Days policy may be available to you
once your accrual is exhausted.

All of your qualifying time off with pay must be
recorded on a time record and will be charged
against your accrual, reducing the amount of accrued
sick leave you have left. The availability of the accrual
does not guarantee that employees can take as
much time off as they want or need, even if they have
the sick leave accrual balance to support the time off.
Managers are responsible for ensuring that approved
time off considers the needs of the department, that
general U.S. Bank attendance guidelines are
considered, and that attendance problems are
managed effectively. In addition, employees with sick
leave accrual balances are responsible for following
the same reporting and leaves procedures as
employees without sick leave accrual balances.

Sick leave accrual balances expire upon termination
and are not paid out. In the event an employee is
subsequently rehired, the previous sick leave accrual
balance is not reinstated.
Time Off Due to Disabilities

The U.S. Bancorp Canada Benefits program provides short- and long-term disability income for benefit-eligible employees. If you are benefit-eligible, refer to the Disability section of your U.S. Bancorp Canada Benefits Employee Booklet from Sun Life for complete information regarding LTD coverage and the procedures you must follow to obtain benefits. STD information can be obtained from your manager or Human Resources representative. Failure to comply promptly with the requirements of the program may result in suspension or termination of benefits.

Leaves of Absence

A leave of absence is an approved absence, other than vacation, that meets the criteria outlined below. The length of the leave, your pay, benefits and reinstatement rights may differ depending on the type of leave. In addition to the guidelines that follow, U.S. Bank will comply with any applicable federal or provincial laws and regulations. If you have questions about time away from work or leaves, contact your manager or Human Resources representative.

Maternity Leave (Biological Mothers)

Every female employee who has completed six consecutive months of continuous employment, or the minimum number of weeks of employment as prescribed by applicable employment standards legislation in the province or jurisdiction in which the employee works, with U.S. Bancorp may request maternity leave. The employee should submit a written notice and present the medical certificate to the U.S. Bank Leaves Department at #1 U.S. Bank Plaza, SL-MO-T3EB, Attn: Sandi Boller, St. Louis, MO 63101, U.S.A., at least four weeks prior to the scheduled absence. The leave should not exceed 17 weeks in duration and cannot begin any earlier than 11 weeks before the delivery date, unless applicable employment standards legislation in the province or jurisdiction in which the employee works provides otherwise.

A pregnant or nursing employee may request that U.S. Bank modify her current job functions, if they pose a health risk to her or her baby. If an employee is unable to perform an essential function of her job and no alternative job is available, U.S. Bank may require the pregnant employee to take a leave for the time she is unable to perform those duties, if permitted by applicable employment standards legislation.

After the maternity leave has been completed, the employee will be reinstated to the position she had prior to the maternity leave, or if the prior position no longer exists, to a comparable position in accordance with applicable employment standards legislation in the province or jurisdiction in which the employee works. For more details about maternity leave, please contact your manager or Human Resources generalist.

Parental Leave (Biological and Adoptive Parents)

Every employee who has completed six (6) consecutive months of continuous employment with U.S. Bank, or the minimum number of weeks as prescribed by applicable employment standards legislation in the province or jurisdiction in which the employee works, may request parental leave. This leave will normally take place in the year following the birth of the child or the day the child comes into the employee’s care and custody. Should both parents work for U.S. Bank, and should they both elect to take parental leave, the mother must take her parental leave in accordance with applicable employment standards legislation; the other parent may take parental leave once the mother’s maternity and paternity leaves have ended, and in accordance with applicable employment standards legislation. The same requirements listed under maternity leave apply to parental leave. Note that the number of weeks of leave available varies from province to province. For more details about parental leave, please contact your manager or Human Resources generalist.
Jury Duty
You will receive your normal pay during the first 20 days of jury duty; however, you are expected to report to work during all regular working hours if your presence is not required in a jury room or court. If you are a second- or third-shift employee summoned to jury duty, consult with your manager about your schedule during this period. If jury duty exceeds 20 days, U.S. Bank will pay the difference between jury pay and your regular pay for a reasonable period of time, as defined by your manager and subject to any applicable legal requirements.

Funeral/Bereavement Leave
All full-time and regular part-time employees are generally allowed up to five (5) days with pay to attend the funeral of a member of their immediate family or step-family. Immediate family or step-family members include spouse/partner, children of the employee or the employee’s spouse/partner, parents of the employee or the employee’s spouse/partner, the employee’s brothers, sisters, grandparents and grandchildren, and any person residing with the employee. If paid leave is not provided for the funeral under this policy, or additional time is needed, talk with your supervisor or manager about the possibility of using vacation time, or to discuss the possibility of using unpaid personal emergency leave days, where provided by applicable employment standards legislation in the province or jurisdiction in which the employee works.

Personal Leaves
Full-time or regular part-time employees may request an unpaid personal leave of absence – an approved absence from work that is not covered by paid sick leave, vacation or holidays or any other leave policy. Your manager and Human Resources may consider the reason for your request, the demands of your job, the needs of your department, your work record, and your length of service when you request a personal leave. The approval of a personal leave is generally limited to 90 days and is left to the discretion of the manager and Human Resources who will discuss the terms and conditions of the leave with you. Talk with your manager or Human Resources as early as possible to ensure you understand all applicable procedures before you plan a personal leave.

Hazardous Conditions and Weather Emergencies
In order to ensure uninterrupted service to customers, all U.S. Bank units will remain open during regularly scheduled hours under most weather conditions. You should make every reasonable effort to report to work when scheduled, even if weather or road conditions may cause late arrival.

In unusual cases of severe weather or hazardous conditions, U.S. Bank management may decide to close a facility or office. There may be other hazardous conditions (floods, earthquakes, power outages, etc.) that necessitate the closing of some work sites.

Generally, the senior manager of each market will make decisions about office closings for their locations. A call-tree notification procedure or other process for communicating decisions may be used to inform employees of office closings. It is your responsibility to contact your manager or supervisor to determine whether the office will be open or closed. Questions regarding pay procedures should be directed to your supervisor or manager.
U.S. Bank provides a variety of programs and procedures to help ensure the safety of all employees at work, as well as the security of information and property of our customers. By teaming up with your manager or supervisor, you are the best link to keeping the workplace safe. Following are several specific security issues and procedures that directly affect every U.S. Bank employee.

**Background Inquiries**

Background inquiries will be conducted on all new employees as a condition of employment. Inquiries will also be conducted on current employees who are offered a promotion and/or who post or transfer to a position that has been predetermined by U.S. Bank to require a background inquiry. Human Resources will work with managers to determine which positions will require a background inquiry. In all cases, continued employment with U.S. Bank will be conditioned upon satisfactory results of the background inquiry.

Generally, a conviction record will not automatically disqualify an applicant from employment with U.S. Bank or affect the employment of a current employee. However, employees who fail to disclose convictions or pre-trial diversions of criminal or civil offenses on their employment application may be subsequently terminated for falsifying their application and/or omitting background information where the nature of the offence is material to his or her employment, and not protected by applicable human rights legislation.

As a regulated financial institution, it is incumbent upon U.S. Bank to prohibit the employment of individuals who have been convicted of most criminal offenses involving a breach of trust or dishonesty and/or theft. To ensure compliance with banking laws, employees must report any pending charges and/or convictions of laws involving dishonesty and/or theft or breach of trust, including drug-related charges, even if they occurred outside of the scope of employment. Further, admissions to acts involving dishonesty and/or theft or breach of trust may result in termination, whether or not such acts resulted in a conviction or involved law enforcement. However, the facts and circumstances will be reviewed on a case-by-case basis.

These inquiries serve as an integral step in maintaining the safety and soundness of the banking and securities industry. You will be informed if the positions you are applying for require a background inquiry and/or fingerprinting. U.S. Bank will comply with all applicable provincial and federal laws governing background inquiries. Information obtained through background inquiries will be kept confidential and used only for business-related purposes.

**ID Access Cards or Security Access Systems**

Some U.S. Bank locations require ID access cards or codes for entry into buildings and certain restricted areas. If your location has an access system, your manager or supervisor will coordinate issuance of an appropriate ID access card or code for you. Your ID card or code is for your personal use only. Sharing it with other employees or non-employees represents an unauthorized security breach that may subject you to disciplinary action up to and including termination. In the event your ID is lost or stolen, immediately notify Corporate Security and your manager or supervisor. A processing fee is assessed for a new card. If you transfer to a different location or leave the company, your ID card must be returned to your manager or supervisor or Human Resources on your last day of work.

**Security at the Workplace**

Security is everyone’s responsibility. Following are a few reminders that you can use to preserve a safe and secure environment at U.S. Bank:
• Keep your valuables with you or secured in a locked desk or cabinet.

• Check the ID or work order of any repair- or salesperson or inspector who wishes to enter secured or employee-designated areas.

• Always carry your keys and ID access card with you.

• Report suspicious persons or activity to your manager or supervisor.

• Review and understand the U.S. Bank Information Security Policies. The policies are available on the Intranet as well as from your Human Resources representative or manager.

• Complete required training on the U.S. Bank Information Security Policies.

Please review the Workplace Violence policy contained in this handbook for additional information.

Photographic Equipment

The use of photographic equipment (including film, digital cameras, video recorders or any other device capable of capturing or reproducing an image) on U.S. Bank property by unauthorized parties is prohibited.

If you see an unauthorized person taking photos inside or outside of any U.S. Bank facility, please contact the senior manager of the facility immediately. You may also contact the U.S. Security Control Center at 800-685-5515 to report the incident (please be prepared to provide specific location and call back information, including facility addresses and international dialing codes as needed when contacting resources located in the U.S.).

Representatives from Corporate Security, Corporate Real Estate, Corporate Marketing and Media Relations are regularly authorized to use photographic equipment at U.S. Bank facilities. In all such instances, the senior manager of the facility will be notified prior to any photos being taken. All other parties must receive approval from their facility’s senior manager prior to taking photos.

Photos of proprietary bank information, customer records or highly sensitive areas of any facility will be allowed only with the approval of Corporate Security and the responsible senior manager. Sensitive areas include, but are not limited to: bank lobbies (particularly the security cameras), data centers, cash vaults or any other area not accessible to the general public.

In addition to the above, please review the U.S. Bank Information Security Policies on this topic. The policies are available on the Intranet as well as from your Human Resources representative or manager.

Workplace Violence

U.S. Bank is committed to providing a safe work environment. Threatening or intimidating behaviour by employees, customers, contractors, vendors, suppliers, partners, or others is not tolerated. Such threatening behaviour includes, but is not limited to, any action, word or use of an object that is intended to harm or intimidate or which has the effect of harming or intimidating another person. Violation of this policy may result in disciplinary action, including immediate termination.

Employees are required to immediately report to management, any local security services, or Human Resources any threats or behaviour regarded as intimidating or potentially dangerous. Employees should also be prepared to contact local authorities (911) in the event threatening behaviour must be addressed immediately. Such behaviour should be reported to management or Human Resources even if there was no actual violence or direct threat where there is a risk of the behaviour becoming an issue in the workplace. Taunting, malicious teasing, non-physically abusive conduct, and stalking are some behaviours that may escalate into violent conduct which should be reported.
If the situation does not create immediate safety concerns, employees in Canada may also use U.S. Bank’s Security Control Center located in the U.S. as a resource by calling 1-800-685-5515 or may contact the Ethics Line at 866-ETHICS4 (866-384-4274) to report concerns about behaviours described in this policy; please be prepared to provide specific location and call back information, including facility addresses and international dialing codes as needed when contacting resources located in the U.S.

Restraining Orders

Employees who obtain a restraining order listing U.S. Bank locations as protected areas are responsible for immediately reporting this information to management and U.S. Bank Corporate Security. Corporate Security will evaluate security measures for the workplace. Changes to or termination of a restraining order must also be reported immediately.

You may find information about the U.S. Bank Domestic Violence Policy on the HR tab of USBnet under “HR Policies & Ethics.”

Weapons

No form of weapon (e.g. knives, guns, explosives or toxic substances) will be allowed on company premises or at company-sponsored functions. This includes concealed weapons for which a person may have a permit. Employees who bring weapons on company premises or to functions, imply they have such weapons on company premises or at functions or make statements that appear to threaten the safety of others may be subject to disciplinary action, including termination. This provision applies to any person who is on company premises, with the exception of law enforcement or designated security guards.

Accidents and Injuries at Work

If you have an accident or are injured on the job, you must report the incident immediately to your manager or supervisor. You may also need to contact your group health insurance provider.

Should a customer or other non-employee be injured on company premises, please notify your manager or supervisor or local security as soon as possible. Take the following actions as appropriate:

- Ask injured party if medical assistance is needed. Call emergency support if requested (e.g. 911).
- Take necessary steps to insure that no one else is injured (clean up hazard, call maintenance, etc).
- If the person is injured and needs medical assistance, managers must report an auto accident or customer incident to U.S. Bank Corporate Insurance by completing an Auto or General Liability claim form and sending it via email to insurance-corporate.shared@usbank.com.
- Call U.S. Bank Corporate Insurance at 1-877-839-3160 if you have any questions about the claims process.

Of course, if the accident or injury is an emergency, follow your local emergency procedures immediately.
Benefits

The U.S. Bancorp Canada Benefits program provides benefits to protect your health and welfare and that of your family. Along with the U.S. Bancorp Canada Benefits, you have access to two retirement plans designed to help you meet your retirement objectives. These are the U.S. Bancorp Employee Savings Plan (ESP) and the U.S. Bancorp Pension Plan. Eligible employees can contribute up to 10% of annual base salary to the ESP. U.S. Bancorp makes a matching contribution of $0.50 to ESP for every $1 that you contribute, up to the first 6% of your annual base salary. The U.S. Bancorp Pension Plan is a defined benefit plan and is totally funded by the company. The benefits provided by the pension plan are determined on the basis of your average earnings and/or salary at retirement and years of service with the company. Eligible employees can refer to their Summary Plan Descriptions for additional information on retirement options.

If there are differences between any benefit information contained in this handbook and the plan/program document, the plan/program document will govern.

Holidays

Eligibility

U.S. Bank provides paid holidays to eligible active full-time and part-time employees.

List of Holidays

The list below indicates the holidays for which U.S. Bank provides either a designated day off or a personal day off (floating holiday), depending on the holiday schedule for your location or business line.

If your location is open on one of the holidays listed below and you are required to work, you will either receive holiday pay, and premium pay where applicable, or your location or business line may choose to designate a different day off. The intent is for all employees to receive the same number of holidays each year. The list below applies to all locations, unless otherwise noted.

- New Year’s Day (January 1)
- Civic Holiday (January 2 – Quebec)
- Family Day (third Monday in February – Alberta and Ontario)
- Good Friday (Friday before Easter) (Quebec residents may observe the Monday following Easter as a holiday in place of Good Friday)
- Victoria Day (Monday preceding May 25)
- Quebec National Day (June 24 – Quebec)
- Canada Day (July 1)
- Civic Holiday/Simcoe Day (first Monday in August – Ontario)
- Heritage Day (first Monday in August – Alberta)
- Labour Day (first Monday in September)
- Thanksgiving Day (second Monday in October)
- Remembrance Day (November 11)
- Christmas Day (December 25)
- Boxing Day (December 26)

If your location observes 10 or fewer designated holidays, you are eligible for one floating holiday during that calendar year after you complete three full months of active service in that year. This floating holiday must be scheduled in advance with your manager.

Holiday Pay

Employees Eligible for Overtime

Employees may be eligible to receive holiday pay, and/or premium pay as applicable, for observed public holidays, whether or not they work on the
In determining an employee’s holiday pay entitlements, U.S. Bank will follow applicable employment standards legislation in the province or jurisdiction in which the employee works. Employees of federally-regulated U.S. Bank locations will be provided with holiday pay in accordance with the provisions of the Canada Labour Code, as amended.

**Employees Not Eligible for Overtime**

If your workload requires you to work on a holiday, you’ll receive a personal holiday in lieu of that holiday.

**Religious Holiday**

You may request time off for the observance of a religious holiday of your faith. Your manager will try to accommodate your request for time off. Vacation days may be used for religious holidays.

### Vacation

Employees become eligible for paid vacation time in accordance with applicable employment standards legislation in the province or jurisdiction in which the employee works.

The amount of vacation you earn depends on your length of uninterrupted service and your grade level.

All newly hired or rehired full-time employees, regardless of grade, will earn one day of paid vacation time for each full month of employment, up to a maximum of 10 days during their first calendar year, and not less than vacation pay required under applicable employment standards legislation in the province or jurisdiction in which the employee works.

Employees who are employed by U.S. Bank (including service with Royal Bank) on or before January 1 of the current vacation year will earn vacation according to this schedule:

<table>
<thead>
<tr>
<th>Grades**</th>
<th>10 Days</th>
<th>15 Days</th>
<th>20 Days</th>
<th>25 Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-G, 8-9</td>
<td>Fewer than 3 years of service</td>
<td>3-9 years of service</td>
<td>10-19 years of service</td>
<td>20+ years of service</td>
</tr>
<tr>
<td>H, 10-11</td>
<td>N/A</td>
<td>Fewer than 10 years of service</td>
<td>10-19 years of service</td>
<td>20+ years of service</td>
</tr>
<tr>
<td>12-16</td>
<td>N/A</td>
<td>N/A</td>
<td>Fewer than 20 years of service</td>
<td>20+ years of service</td>
</tr>
</tbody>
</table>

* Both part-time and full-time employees earn vacation in accordance with the schedule above. However, for part-time employees, earned vacation will generally be calculated on the basis of average hours worked in the 20 days prior to the holiday, and vacation will be tracked in terms of hours rather than days.

** The grades displayed in this chart reflect U.S. Bank National Association Canada branch grades.
Termination

Although you are allocated vacation in accordance with the above policy, this vacation is earned by service throughout the entire year. At any given time, you may have earned more vacation than you have taken, or, you may have taken more vacation than you have earned. If your employment ends and you have not taken all of the vacation you have earned, you will be paid for this unused vacation and, where required by applicable federal or provincial legislation, for any vacation time that accrues during a statutory notice period. Similarly, by accepting vacation, you agree that any vacation pay received but not yet earned at the time of your termination is a debt to the company, and that the company may, as permissible by applicable law, withdraw the overpayment from any final pay due, from your direct deposit account, or may demand payment directly from you.

Breaks in Service

Vacation eligibility for former employees who are rehired will be determined on the basis of their current rehire date. In other words, credit will not be given for previous employment.

Adoption Assistance

U.S. Bank offers financial assistance to employees who choose to legally adopt a child. Full- and regular part-time employees are eligible for reimbursements of up to $2,500 per adoption, with a maximum of $2,500 per year, per family. Part-time and temporary employees are not eligible for financial assistance.

Reimbursable expenses include:

- Agency and placement fees
- Legal fees and court costs
- Temporary foster care costs
- Immigration, immunization and translation fees

Expenses not considered eligible include voluntary donations or contributions, medical expenses, travel, and other costs that you are not legally required to pay as part of the adoption process. Tax withholding will comply with federal or provincial laws and regulations.

Canadian Bankers Association

U.S. Bancorp supports participation in Canadian Bankers Association banking-related courses.

Eligibility

Regular full-time employees and part-time employees scheduled to work at least 20 hours per week are eligible to take Canadian Bankers Association courses. Employees on unpaid leaves of absence are not eligible under this policy. Employees whose jobs are eliminated and who are eligible for severance may complete courses that are outstanding at the time their position is eliminated but will not be eligible to enroll in new courses.

Types of Assistance

Tuition is paid in advance by U.S. Bank and payment is made directly to the Canadian Bankers Association. However, if you do not satisfactorily complete a course in which you are enrolled, you will be required to reimburse U.S. Bank.
**Other Provisions**

Outstanding advances and reimbursements may be deducted from your pay if you:

- terminate your employment prior to satisfactorily completing the course; or
- fail to satisfactorily complete the course with a grade of “C-” or better.

Some exceptions may be made for employees whose positions are eliminated and who are severance-eligible.

Please discuss Canadian Bankers Association rules and procedures with your manager before you enroll in a course.

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**Employee Assistance**

How we handle life’s everyday challenges can significantly affect our professional and personal lives. The employee assistance program at U.S. Bank provides a variety of tools to support you as you try to balance your work and life needs. All of the tools can be accessed through a single provider: LifeWorks.

U.S. Bank contracts with Ceridian, an external vendor, to make the LifeWorks program easy and confidential for you to access. LifeWorks goes beyond the typical employee assistance program. There is a wide range of services readily available, such as referrals for childcare and elder care, practical tips on reducing the stress of moving and managing your financial concerns. There is even general health and wellness information ranging from personal safety to fitness. Just a few of the resources you have access to include:

- **Traditional EAP Counseling:** 24-hour confidential and professional counseling (either by phone or with a referral) for employees and their family members on a broad range of personal issues, such as relationships, stress, substance abuse, grief and loss, physical abuse, health concerns and legal problems. Counselors will attempt to help you sort out the problem and, when appropriate, refer you to a qualified resource. Efforts will be made to align such a referral with any medical plan you may have. Confidentiality will be respected except in situations where there is a perceived threat of violence in the workplace or when notification is required by law.

- **Information Resource:** Consultation and personalized searches for information or assistance you may need for everyday living. This might include subjects such as consumer issues, parenting classes, home remodeling and repair, specific health topics, fitness, and community services. In addition to personalized information searches, materials, booklets and kits are available free of charge and mailed to employees or are available on the LifeWorks Web site at www.lifeworks.com.

- **Child Care Resource and Referral:** Information and assistance in locating local child care providers, including day care centers, nursery schools, licensed family day care, summer camps and school-age programs, as well as consultation on becoming a parent, exploring adoption, strategies for working parents, special needs programs, choosing a school, finding scholarships, applying for college, study skills and options after high school.

- **Elder Care Referral Service:** Information and counseling on caring for elderly family members regarding such issues as finances, housing options, family relationships, long-distance caregiving, community services, Medicare and
Medicaid, fitness, home health, dealing with disability, living wills, home safety checks and health care.

- Legal and Financial Issues: Information and assistance in family matters, criminal matters, wills/living wills, credit management, budgeting, divorce and custody issues.

**Accessing LifeWorks**

There are three ways you can use the program:

1. **Help Line:** The first option is a telephone call to a counselor at LifeWorks. This free service is available 24 hours a day through the following toll-free numbers:
   - 877-207-8833 - English
   - 877-307-1080 - French
   - 877-371-9978 - TDD

2. **In-Person Counseling:** Your second option is to ask the Help Line for a referral to a local professional assistance resource so you may schedule an in-person appointment with that resource directly. The Help Line will attempt to find resources in your area that are covered under your medical plan, or other available community resources, in an effort to limit your out-of-pocket expenses for this assistance.

3. **Online:** The LifeWorks Web site is a convenient, personalized resource available to you and your family any time, day or night. It gives you immediate access to an array of work and life services. The site is filled with useful information and quick tools that can help you balance your work and personal life. You may access the Web site at www.lifeworks.com; the user ID is usbank, and the password is 1234 (“francais” for French speakers). You can also link to the LifeWorks site from USBnet (under the Human Resources tab, within “Find it Fast.”) Here are just a few features of the Web site:
   - **Child Care Locator:** Search for child care centers near your home or work.
   - **Elder Care Finder:** Locate nursing homes, assisted living arrangements and home health agencies in any community.
   - **School Locator:** Access information about thousands of colleges and universities.
   - **Newsletters:** Sign up for a free newsletter subscription that addresses a variety of life issues.
   - **Moderated Chat:** Chat on a variety of issues, moderated by trained consultants for advice and information accuracy.
   - **Interactive Tools:** Try out one of many quizzes to assess particular health topics such as depression, or use the financial calculators to help you determine the cost of loans or the size of mortgage for which you might qualify.
   - **Advice:** Email access to a LifeWorks consultant.
   - **Supporting Resources:** View, listen, or print an array of informative materials.

**LifeWorks Program Cost**

There is no charge for services provided by LifeWorks. However, if you are referred to an outside service, such as a health professional for additional counseling or for rehabilitation services, you will be responsible for any costs incurred. Check your benefit materials to determine the extent to which these types of services may be covered by your health care plan.
At U.S. Bank, we believe that our success depends on the vitality of the communities we serve. We bring together many resources to help build solutions for individuals, businesses and community organizations as they pursue social, economic, educational and cultural goals. From the smallest towns to the largest cities, U.S. Bank strives to be a generous corporate citizen in a variety of ways:

- **Corporate Giving and Volunteerism:** Our employees donate their time and expertise, and we provide millions in cash and in-kind donations to support nonprofit organizations throughout our banking region.

- **Community Development:** U.S. Bank is committed to helping revitalize our neighborhoods. Working with local communities and businesses, we offer a variety of lending, investment and service programs that improve the vitality of our communities.

- **Sponsorships and Events:** U.S. Bank supports a wide variety of professional, minor league and collegiate sports; innovative arts and cultural venues and programs; as well as festivals and civic events.

**Volunteerism**

In the communities where U.S. Bank does business, U.S. Bank employees enjoy a reputation as active, involved volunteers. U.S. Bank strongly encourages and is fully supportive of community involvement by all employees. The decision to participate is an individual choice, however, and no employee is required to take part in volunteer activities.

While most volunteer commitments take place after regular business hours, some may require time during the workday. Managers are encouraged to organize workflow in such a way that volunteers are allowed to fulfill their commitments when possible and if work needs permit.
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