



**EMPLOYEE HANDBOOK  
CALIFORNIA SUPPLEMENT**  
April 1, 2022

**The following policies are specific and applicable only to employees physically working for California Credits Group in California. These are in addition to the policies reflected in the April 1, 2022 CCG Employee Handbook.**

---

**California Fair and Equal Housing Act.** The Fair Employment and Housing Act (FEHA) defines sexual harassment as harassment based on sex or of a sexual nature; gender harassment; and harassment based on pregnancy, childbirth, or related medical conditions. The definition of sexual harassment includes many forms of offensive behavior, including harassment of a person of the same gender as the harasser. The following is a partial list of types of sexual harassment:

- Unwanted sexual advances
- Offering employment benefits in exchange for sexual favors
- Actual or threatened retaliation
- Leering; making sexual gestures; or
- Displaying sexually suggestive objects, pictures, cartoons, or posters
- Making or using derogatory comments, epithets, slurs, or jokes
- Sexual comments including graphic comments about an individual's body; sexually degrading words used to describe an individual, or suggestive or obscene letters, notes, or invitations
- Physical touching or assault, as well as impeding or blocking movements
- Sexual desire is not necessary

Employees or job applicants who believe that they have been sexually harassed may file a complaint of discrimination with the DFEH within one year of the harassment.

The DFEH serves as a neutral factfinder and attempts to help the parties voluntarily resolve disputes. If the DFEH finds sufficient evidence to establish that discrimination occurred, and settlement efforts fail, the Department may file a civil complaint in state or federal court on behalf of the complaining party. The DFEH may seek punitive damages is entitled to attorney's fees and costs if it prevails in litigation. Remedies include:

- Fines or damages for emotional distress from each employer or person found to have violated the law
- Hiring or reinstatement
- Back pay or promotion
- Changes in the policies or practices of the involved employer

Employees can also pursue the matter through a private lawsuit in civil court after a complaint has been filed with the DFEH and a Right-to-Sue Notice has been issued. The contact information for the DFEH is 800-884-1684 or you can visit the web site at [www.dfeh.ca.gov](http://www.dfeh.ca.gov).

**Paid Sick Leave.** Employees will accrue up to 24 hours of paid sick leave per year and are permitted to use up to 24 hours of accrued paid sick leave each year. Accrual begins on an employee's first day of employment and 1 hour is accrued for every 30 hours worked (with the exception of exempt employees who can only apply up to 40 hours weekly towards the 30 hours calculation). When an employee reaches their anniversary date the following year, any unused accrued paid sick leave will carry over to the next year, to a maximum 48 hours. Paid sick leave can be used for their own or family member's preventative care, illness, sickness, injury or if they are a victim of domestic violence, sexual assault or stalking. Family members include the employee's parent (biological, adoptive, or foster parent or stepparent, legal guardian of the employee or the employee's spouse or registered domestic partner, or a person who stood in loco parentis to the employee when the employee was a minor child), child (biological, adopted, or foster child, stepchild, legal ward, or a child to

whom the employee stands in loco parentis), spouse, registered domestic partner, grandparent, grandchild and siblings.

To be eligible to use paid sick leave, an employee must complete 90 days of employment with the Company and provide notice to their supervisor, in writing or verbally, at least 30 days prior to the time off or as soon as reasonably possible. Paid sick leave must be used in increments no less than 2 hours. Payment for paid sick leave will be made on the next payroll following the time taken and will be paid at the employee's regular rate of pay.

The Company will pay employees sick leave at their regular hourly rate. If their pay fluctuates, the Company will divide the total compensation for the previous 90 days by the number of hours worked and pay that rate.

The Company will show, on the pay stub or a document issued the same day as the regular paycheck, how many days of sick leave is available. The Company will keep records showing how many hours are earned and used for three years. This information will be stored and made available to employees on request.

For Company locations subject to local sick leave ordinances, it will comply with both the local and California laws, which may differ in some respects. For each provision or benefit, the employer will have to provide whichever is more generous to the employee. Unused paid sick leave hours are not paid out upon termination of employment.

Paid Sick Leave and Kin Care. Employees may use up to one-half of their accrued and available sick leave to attend to the illness or preventative care of a family member. Employees wishing to designate their sick leave as taken for kin care must provide notice to their supervisor.

**Pregnancy Disability Leave.** Under the California Fair Employment and Housing Act (FEHA), if an employee is disabled by pregnancy, childbirth or related medical conditions, she is eligible to take a pregnancy disability leave (PDL). If she is affected by pregnancy or a related medical condition, the Company will provide the employee with reasonable accommodations if she requests it with the advice of her health care provider. Examples of reasonable accommodations include, but are not limited to:

- If eligible, to transfer to a less strenuous or hazardous position for the duration of her pregnancy disability if she so requests with the advice of her health care provider, provided the transfer can be reasonably accommodated.
- Time off for "morning sickness".
- Time off to attend pre-natal or other pregnancy related health care appointments.
- Modified or reduced work schedules.

PDL is for any period(s) or actual disability, as designated by the employee's health care provider, caused by the employee's pregnancy, childbirth or related medical conditions up to four months (or 17 1/3 weeks) per pregnancy. PDL does not need to be taken in one continuous period of time but can be taken on an as-needed basis. The Company will treat the employee's pregnancy disability the same as it treats other disabilities of similarly situated employees. The employee may be required to obtain a certification from her healthcare provider of her pregnancy disability or the medical advisability for a transfer. The certification should include:

- The date on which the employee becomes disabled due to the pregnancy or the date of the medical advisability for the transfer.
- The probable duration of the period(s) of disability or the period(s) for the advisability of the transfer. and a statement that, due to the disability, the employee is unable to work at all or to perform any one or

more of the essential functions of her position without undue risk to herself, the successful completion of her pregnancy or to the other persons or a statement that, due to her pregnancy, the transfer is medically advisable.

At the employee's option, she can use any available paid sick leave time as a part of her pregnancy disability leave before taking the remainder of her leave as an unpaid leave. The employee may also be eligible for state disability insurance for the unpaid portion of her leave. The employee must provide the Company with reasonable notice of the date she intends to take the PDL and the estimated duration of the leave. The employee shall retain her employment status and shall accrue seniority during the leave. The employee is guaranteed reinstatement to the same or to a comparable position upon her timely return to work except where the law authorizes a different result.

**Family and Medical Leave (CFRA).** The California Family Rights Act (CFRA) provides most employees in California with the right to take up to 12 weeks of leave from work to care for themselves or their family members with a serious health condition or to bond with a new child. Employees returning to work from CFRA leave are entitled to their same or a comparable position, among other job protections.

To be eligible for CFRA leave, an employee generally has to meet the following requirements: have worked for the employer for more than 12 months, have worked at least 1,250 hours, and in the 12 months prior to their leave.

Eligible employees can take up to 12 weeks of CFRA leave to: care for their own serious health condition; care for certain family members' serious health condition; or to bond with a new child (by birth, adoption, or foster placement). CFRA leave may also be taken for "a qualifying exigency related to the covered active duty or call to covered active duty of an employee's spouse, domestic partner, child, or parent in the Armed Forces of the United States, as specified in Section 3302.2 of the Unemployment Insurance Code."

CFRA leave may be taken to care for the serious health condition of a spouse, domestic partner, parent, minor child, dependent adult child, a child of a domestic partner, grandparent, grandchild, or sibling.

If the employee's need for CFRA leave is foreseeable, the employee must provide reasonable advance notice and, if due to a planned medical treatment or supervision, the employee must make a reasonable effort to schedule the treatment or supervision to avoid disruption to the operations of the employer, subject to the approval of the health care provider of the individual requiring the treatment or supervision. If the employee's need for CFRA leave is not foreseeable, such as because of a lack of knowledge of approximately when leave will be required to begin, a change in circumstances, or a medical emergency, notice must be given as soon as practicable or 15 days from the company's request.

**School Activities and School Appearance Leaves.** Employees are eligible to participate in the school activities for their child(ren). The absence is subject to all of the following conditions:

- Parents, guardians, or grandparents having custody of one or more children in kindergarten or grades one to 12 may take time off for a school activity;
- The time off for school activity participation cannot exceed eight hours in any calendar month, or a total of 40 hours each school year;
- Employees planning to take time off for school visitations must provide as much advance notice as possible to their supervisor;
- Employees who do not have paid time off available will take the time off without pay, and

- Employees must provide their supervisor with documentation from the school verifying that the employee participated in a school activity on the day of the absence for that purpose.
- **Suspension:** If an employee who is the parent or guardian of a child facing suspension from school is summoned to the school to discuss the matter, the employee should alert his or her supervisor as soon as possible before leaving work. No adverse action will be taken against an employee who takes time off for this purpose.

**Victims of Crime.** An employee who is a victim of a felony, or whose spouse, registered domestic partner, child, stepchild, sibling, step sibling, parent, or stepparent is a victim of a felony, may take unpaid time off in order to attend judicial proceedings relating to the crime. If you need such time off, you must give your supervisor a copy of the notice of the scheduled proceeding. If advance notice is not possible, you must provide a copy of documentation relating to the judicial proceeding within a reasonable period of time after your return to work.

**Bone Marrow and Organ Donor Leave.** As required by law, eligible employees who require time off to donate bone marrow to another person may take up to 5 paid workdays off per year in a 12-month period. Eligible employees who require time off to donate organs to another person may take up to 30 paid workdays off per year in a 12-month period. The following conditions apply:

- An employee requesting bone marrow or organ donation leave (“Donor Leave”) must provide written verification that he or she is a donor and that there is a medical necessity for the donation of the organ or bone marrow.
- Employees must first use his or her earned but unused sick leave for bone marrow donations and two weeks worked of earned but unused sick leave for organ donation. If the employee has an insufficient number of sick days available, the leave will be considered unpaid.

The Company will reinstate those employees returning from Donor Leave to their same position held before their leave began or to a position with equivalent status, pay benefits and other terms and conditions of employment.

**Civil Air Patrol Leave.** An employee who is a voluntary member of the California Wing of the Civil Air Patrol will be permitted no less than 10 days of unpaid leave per calendar year in order to respond to an emergency operational mission as defined by state law. To qualify for leave under this policy, an employee volunteer member must be employed by the Company for at least 90 days immediately preceding the commencement of leave. The employee must give the Company as much notice as is possible of the intended leave dates. Leave for a single emergency operational mission shall not exceed three days, unless an extension of time is granted by the governmental entity that authorized the emergency operational mission, and the extension of the leave is approved by the Company. The Company may require certification from the proper Civil Air Patrol authority to verify the employee’s eligibility for leave. The Company reserves the right to deny the leave request if the employee fails to provide the required certification. Upon expiration of the leave, the Company will restore the employee to his or her position or to a position with equivalent seniority, benefits, pay and other terms and conditions of employment, unless the employee is not restored because of conditions unrelated to use of leave under this policy. This policy does not apply to employees who serve as first responders or disaster service workers for a local, state, or federal agency to the same or simultaneous emergency operational mission.

**Reserve Emergency Personnel Leave.** Employees who volunteer as a firefighter, reserve peace officer or other emergency rescue personnel, including Civil Air Patrol, may take unpaid time off to perform emergency duty when called to action. Employees requesting Civil Air Patrol Leave must complete 90 days of employment

prior to taking the leave and are entitled to take up to 10 days per year, unless for a single emergency mission which is up to 3 days. Employees must notify their supervisor/manager or the Principal of the Company in advance wherever possible and provide supporting documentation for the leave, including training reasons. Employee Literacy Education Leave. CA requires employers to reasonably accommodate and assist an employee who reveals a problem with illiteracy. If requested by the employee, the Company will provide assistance with enrolling the employee in an adult literacy education program if the accommodation request does not result in an undue hardship. Time spent participating in the program would not be paid by the Company.