

Table of Contents

Table of Contents	i
7.0 Introduction	1
7.01 Hours of Operation.....	2
7.01.1 Holidays	2
7.02 Organizational Chart	3
7.02 - Employee Handbook - General Employment Policy.....	4
7.02.1 Equal Employment Opportunity	5
7.02.2 Training Policy	6
7.02.3 Performance Reviews	7
7.02.4 Termination - Voluntary	8
7.02.4 Involuntary	8
7.03 Pay Periods General Policy	9
7.03.1 Salaried Employees	10
7.03.2 Hourly Employees	11
7.03.3 Overtime	12
7.04 Medical - General Policy	13
7.05 General Attendance	14
7.05.1 Late Arrival/Illness	15
7.05.2 Jury Duty Policy	16
7.05.3 Working on Holidays.....	17
7.05.4 Holiday Pay Rates Schedule	17
7.05.5 Vacation Request	18
7.05.06 In/Out Notice.....	19
7.06 General Business Conduct.....	20
7.06.1 Proper Business Conduct Defined?	20
7.06.2 Employee Dishonesty	21
7.06.3 Workplace Violence	22
7.06.4 Sexual Harassment	23
7.06.5 Drug-Free Workplace Policy	24
7.07 - Employee Safety - Work Practices - General Information	26
Your Responsibilities	26
General Safe Work Rules And Work Practices	27
Electrical Safety	27
Fire Safety	28
7.08 - General Telephone Use	29
Introduction	29
Transferring Calls	29
7.08.2 Checking Voicemail	32
Receptionist/Secretarial Instruction	33
Employee Emergency Numbers.....	36
7.09 - Computer Use	37
7.09.01 Problems/Maintenance.....	37
7.09.02 Software/Upgrades.....	38
7.09.03 Email Use	39
7.09.4 Internet Access.....	40
7-10 Social Media Policy	41
7-10-1 Social Media Guidelines and Policy – Why We Have Them.....	41
7-10-2 What We Require Of You – Our Policy	41
7-10-21 Remember Glory Mortgage's Code of Ethics	41
7-10-22 Social Media Do's and Don'ts	41

7-11 What We Request From You	44
7-11-1 Alert Us to Negative and Positive Content About Glory Mortgage	44
7-11-2 - Help Us Create Content.....	44
7-12 Good Things For Us All To Remember About Social Media	44
7-12-1 The Internet is a Public Space	44
7-12-2 The Internet is an Open Space	44
7-12-3 Scams & Viruses.....	45
7-12-4 You Are What You Tweet.....	45
7-12-5 Who to Contact with Questions	45
Fax Usage	46
7- 20- Sales Process - General Policy.....	48
General	48
Misleading or Misrepresentative Sales Actions or Advertisements.....	48
Wholesale	49
Retail.....	50
Bait & Switch.....	51
The Policy	51
Empowerment.....	52
“Tips” for Empowerment	52
Pure Selling Environment	54
7-30 - Expenses - General Policy.....	55
Request for Check.....	56
Purchase Orders	57
Office Supplies	58
7-40 - Office Space / Physical Plant.....	59
7-41 - NC- Mortgage Broker Disclosure.....	65
7-42 - Appendix Regarding Working Remotely.....	66

7.0 Introduction

I acknowledge receiving and reading the employee handbook.

Employee Name

Signature

Date

7.01 Hours of Operation

Hours of operation are as follows:

8:30 AM to 5:30 PM
Monday through Friday

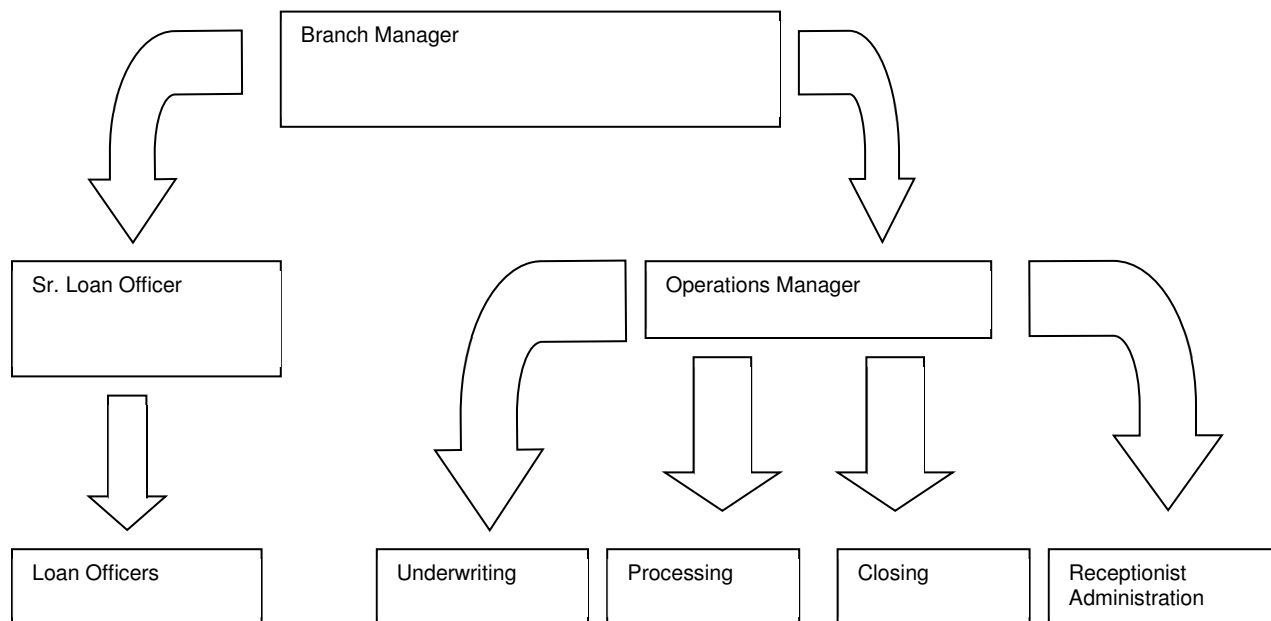
7.01.1 Holidays

We observe the following Holidays

New Years Day - January 1
Memorial Day
Independence Day
Labor Day
Thanksgiving Day - Thursday, Friday
Christmas - December 24 and 25
New Years Eve - December 31

Some personnel will be required to attend work on certain holidays. Mandatory attendance is dependent on workload. Management will make every effort to give advance notice in the event personnel will be required to work on these holidays.

7.02 Organizational Chart



7.02 - Employee Handbook - General Employment Policy

Employment with Glory Mortgage is "at will". This means that you are not guaranteed jobs for any specific period of time or until you retire. Your personal employment flexibility will be determined upon time of hire. This flexibility lets you adapt to changing personal circumstances or other employment opportunities, and it allows Glory Mortgage to effectively administer its human resource policies.

7.02.1 Equal Employment Opportunity

Fair employment is an essential component of a compelling place to work. This company is committed to providing a fair work environment which protects the civil rights of every Employee, customer and vendor.

It is the policy of Glory Mortgage to treat all applicants and Employees the same regardless of race, color, religion, sex, national origin, age, disability, citizenship status, status as disabled veteran or veteran of the Vietnam era, marital status, sexual orientation, ancestry, ethnicity or any other reason prohibited by law. This policy also prohibits all forms of harassment based on any of these factors.

Any violation of this policy will result in disciplinary action up to and including termination.

7.02.2 Training Policy

In order to help you succeed at whatever position you have, Glory Mortgage will provide you with the necessary training to perform satisfactorily in your new position. Training can be formal or informal, ranging from classroom training, self-instruction with a workbook or computer, video or cassette training or as simple as a conversation with your Manager, Office Trainer, or a fellow Employee.

All new hires will receive an Employee Handbook, all related company materials, and a checklist of new hire needs will be completed for the new employee by a division or department manager. This sheet will be signed by the new employee.

7.02.3 Performance Reviews

It is Glory Mortgage's policy that Employees' job performance is to be reviewed at least twice a year. New Employees receive a review after 60 days of employment. Why? The first 60 days of a New Employee's employment is considered a "trial" period. Continued employment is based on a successful first 60 days. Throughout the 60 days, a "sponsor" from your department will be training you on business specific or job specific knowledge and procedures. Your Manager will "coach" you on areas you need development (i.e. customer service, sales performance, and any other business/job specific issues). Your Manager will follow up at the end of the 60 day period to schedule and conduct the review with you.

7.02.4 Termination - Voluntary

Glory Mortgage requires two weeks' notice before an employee terminates his employment on a voluntary basis in order to acquire a favorable recommendation or possible employment again in the future. If the employee does not give two-weeks' notice to management or his/her supervisor, that employee may not be eligible for employment with Glory Mortgage at any point in time in the future. However, if the employee gives notice in due time that employee may be eligible for employment at Glory Mortgage in the future upon favorable consideration of past performance reviews and corresponding open employment positions within Glory Mortgage at management's discretion.

Payment of wages earned during this time will be mailed to the employee at his/her place of residence on the following scheduled payroll date. Alternate places of delivery must be upon signed approval of both management and employee. (As is practical)

7.02.4 Involuntary

Glory Mortgage reserves the right to terminate an employee's position for any reason. The employee will have a meeting with his/her supervisor and/or management upon receipt of termination notice to explain all aspects and answer all concerns and/or questions that either party might have. However, if the termination of an employee by Glory Mortgage is for the reason of abandonment of employment by the employee (period of one week with no attendance and no request for leave of absence) the right to a meeting upon notice of termination may be denied.

Glory Mortgage reserves the right to future employment of said employee. This is in accordance with the performance history, reason for termination, current status of employee, and other relevant issues with regard to the specific employment position desired.

Payment of wages unpaid will be mailed to the employee at his/her place of residence on the following scheduled payroll date. Alternate places of delivery must be upon signed approval of both management and employee. (As is practical)

7.03 Pay Periods General Policy

Employees are paid on or before the first of every month. If the 1st of a month lies on a holiday or weekend you will be paid the last business day before that holiday or weekend day.

There are three options when receiving your check:

The payroll check would be placed in a sealed envelope in your Company Mailbox located at the front reception desk.

The check would be mailed to you or an appointed designate.

The direct deposit plan. Your paycheck will be electronically deposited into your checking account. You must first fill out the proper form and have your payroll manager send it into the Payroll Service. It sometimes takes as long as six (7) weeks to get your deposits automatically going into the system.

Management reserves the right to reduce the hourly rate of pay or salary amount an employee receives. This can be done for performance reasons or budgetary constraints.

7.03.1 Salaried Employees

Salaried employees will receive a check on or before the first (1st) of every month.

The rate of pay is calculated on an annual basis and divided by twelve (12) months to arrive at the monthly pay amount. Each employee must check to see that the correct tax amounts are being taken out every month. Our Payroll Service can only calculate your deductions based on the information you provide to them. You must check your paychecks for accuracy.

A salaried Employee who has unscheduled absences could have their pay adjusted accordingly.

A salaried employee is expected to work at least eight (8) hours a day, and a minimum forty (40) hours a week. More importantly, a salaried employee is expected to do whatever it takes to provide the attention to task(s) necessary to complete the job(s) in a timely and professional manner.

Outside Employment, or non-employment related work, conducted during normal business hours is prohibited. Related work where compensation is received from outside sources is prohibited.

7.03.2 Hourly Employees

Hourly employees will receive a check on or before the first (1st) of every month.

Hourly employees are paid an hourly rate of pay based on the number of hours you work in a given month. Overtime will be paid if an employee works more than forty (40) hours in a given week. Overtime hours will be paid to the employee on a time and a half basis.

You must submit your time sheets to the payroll manager at least three (3) business days before the end of the month. Failure to do so could delay the receipt of your payroll check.

Hourly Employee Time Sheets are kept at the reception desk.

7.03.3 Overtime

As stated in Section 3c, Hourly Employees will be paid overtime, or time and a half of regular pay rate, once they work in excess of forty (40) hours within one week. This overtime needs to be approved by your Supervisor prior to turning in your time sheets for the month.

Salaried employees can only receive overtime in special circumstances as approved by management. This is a rare occurrence and should remain such.

Please keep in mind that while you are working, either as an hourly or salaried employee, you are to perform at your best. Do NOT work in accordance with the concept that you will receive overtime if you are not finished with a project before “closing time”. You must perform at your best always; you were hired for your skills, experience and work ethic. Your Performance Reviews will reflect such and consideration for overtime pay rate is concurrent with these reviews.

7.04 Medical - General Policy

Glory Mortgage does not offer any medical insurance as of this time.

7.05 General Attendance

Employees are expected to arrive promptly at work every day scheduled unless otherwise agreed to by that person's supervisor or management. Hourly employees should arrive for work at their scheduled times upon hiring. Salaried employees should arrive for work in accordance with hours of operation as stated in this handbook.

Special occasions will arise that will require employees to work outside of the typical business hours. This will typically happen to accomplish a specific task or goal. Management will contact you on an as needed basis when those situations occur.

Glory Mortgage does realize that there could possibly be emergencies that arise, but notification must be made to management as soon as possible to prevent disciplinary actions being followed for lack of attendance and responsibility. Repeated tardiness is unacceptable and disciplinary action could lead to termination if this problem is not resolved promptly.

If you require a leave of absence please notify management in a timely manner. Lack of prompt notification could mean that you will not receive approval for your absence; this would be treated as an unexcused absence and noted on your employee permanent record. This is also a component of the calculation used to devise Performance Review ratings. Your longevity of employment here with Glory Mortgage is dependent upon your responsibility in all aspects, including attendance and prompt arrival for work.

If you desire to request time off for vacation, you must file a request form in a timely manner as well. The sooner you file your request, the more likely the request is to be approved. Denial of vacation request could be for many reasons that will be explained by your supervisor or management.

Your attendance record also is a deciding factor for approval of vacation requests. If you have a habit of being tardy or not in attendance, you are less likely to have a request for a leave of absence approved.

However, there could also be a vacation request denial if the employee is needed at the office for important projects with timely deadlines. In this case, even the best employee could be denied if there is a deadline to be met during the time which they request a leave of absence.

7.05.1 Late Arrival/Illness

If you can't make it in at your regularly expected time, or you need to leave prior to the end of a typical work day, get in touch with your manager and we will make arrangements (if necessary) to fill in any necessary gaps in the workforce.

The earlier you contact us the better. Things happen and we understand how life's inconsistencies can play havoc on the tightest of well-executed schedules.

There is an employee telephone list for use when trying to get in touch with someone. If for some reason you can't get your manager at least leave a message in their voice mail at work. But this is only an option after trying our home, pager number's, cell phones, etc...

Please also note that if you need to take time off for something other than scheduled vacation we would want to know that as soon as possible too.

7.05.2 Jury Duty Policy

Employees are encouraged to support his/her community by participating in jury duty service. Check with your supervisor to see if this service conflicts with any critical operation or schedule. Employees will receive regular pay while serving on a jury.

7.05.3 Working on Holidays

Some personnel will be required to attend work on certain holidays. Attendance depends on work load. Management will make every effort to give advance notice in the event personnel will be required to work on these holidays.

7.05.4 Holiday Pay Rates Schedule

Payment for holidays will be eight (8) full hours at the employee's regular pay rate. This applies to all full-time attending hourly employees and salaried employees. Temporary employees will not receive this holiday payment unless otherwise noted by management.

7.05.5 Vacation Request

We need certain forms to keep track of events and procedures. The attached forms are to be filled out before any scheduled time off.

We would like the forms filled out as soon as you know when you would like to schedule a vacation or time off for other reasons. The further in advance we know of scheduled time off the easier it is to manage our work load etc...

Please be aware that every effort will be made on our part to accommodate your vacation requests but as you well know emergencies and unforeseen events can happen causing all of us to reschedule planned events.

7.05.06 In/Out Notice

During the day, it is understood that some employees will leave the building for one reason or another. However, it is common courtesy and good business relations to enable the receptionist to answer calls for the employee while they are unavailable. It is difficult for the receptionist to have no prior knowledge that an employee has left the building unless that employee provides notice of it.

For this reason, we have created the In/Out Sheet located on the bulletin board at the reception desk. You are now required by company policy to SIGN IN AND OUT of the office. If you are not properly signed in, you will not be considered in the office, your calls will automatically go to your voice mailbox and all visitors will be advised that you are not in the office at this time.

Even if you feel that you “will only be gone for a minute,” you should observe common courtesy to notify the receptionist to ensure that Glory Mortgage continues to possess excellence in customer and business relations.

A Sample In/Out Sheet is attached

7.06 General Business Conduct

7.06.1 Proper Business Conduct Defined?

We are all responsible for treating each other, and our customers, as we ourselves wish to be treated. As part of Glory Mortgage's family, we commit to act fairly and honestly at all times. These guidelines capture the spirit of that commitment.

Selling Practices

Always do your work honestly. Never misrepresent Glory Mortgage's products or services.

Personal Conduct

Conduct yourself in a professional manner. Never discriminate against any Employee, customer, or vendor. Acts of violence, harassment, use of alcohol or illegal drugs will not be tolerated. These are reasons for disciplinary action up to and including termination.

Company Property and Records

Safeguard Glory Mortgage's property, cash and company records. Use Glory Mortgage's property solely for business purposes. Maintain accurate documents.

Safety and Equipment

Help Glory Mortgage be a safe place to work and invest. Help protect the environment by conserving resources. Take any issues of concern to your supervisor or manager.

Conflicts of Interest

Act in the best interest of Glory Mortgage and Glory Mortgage's customers. Avoid working for competitors unless approved by your manager. Do not accept gifts or benefits from companies that do business with Glory Mortgage unless approved by your manager.

Making the Right Call

The right choice isn't always obvious – seek advice from your Manager or call the Compliance Officer for clarification.

7.06.2 Employee Dishonesty

Glory Mortgage knows that, with very few exceptions, its employees are honest, hardworking individuals. Unfortunately, the dishonest acts of a few employees can cause potentially huge losses.

Prevention:

Set the example for your peers by following these guidelines:

Do not handle your personal transactions or transactions for members of your family. Refer this activity to the Compliance Officer.

Follow proper procedures.

Properly document all transactions and all money received.
Do not misrepresent a transaction with a client.

If you receive a check for a commission, bonus, or regular pay that is in error or that you feel you don't deserve – bring this to the attention of the Payroll Manager.

If you suspect that another employee is involved in theft, report it to your manager or to the Compliance Officer.

7.06.3 Workplace Violence

It is the policy of Glory Mortgage to provide an environment in which all employees are allowed to work – and all customers are allowed to visit – free from workplace violence. The term “workplace violence” covers many different actions that affect our fellow Employees, our customers, the workplace and Company. While we may not always agree with our fellow Employees, customers, or decisions made by Glory Mortgage, we are all expected to act professionally no matter what our position or level of authority. We must treat everyone with dignity and respect, and adhere to the fundamental values and principles outlined in our Code of Business Conduct. By dealing honestly, responsibly and fairly with everyone with whom we do business, we will do our part in creating a safe working environment.

Workplace violence is defined as:

Any direct or implied threat, intentional act or other conduct that would arouse fear, hostility, intimidation or the apprehension of harm in another person for their safety, the safety of their family, friends, co-workers, employer or property. The policy applies to threats or other conduct that:

- Occurs on Company premises
- Occurs on clients’ or potential clients’ premises.
- Occurs during the course of Company business
- Occurs through the use of Company property
- Involves other Employees, and/or
- Affects Glory Mortgage’s interests

Any employee who is found to have violated this policy is subject to disciplinary action up to and including termination.

7.06.4 Sexual Harassment

Glory Mortgage maintains a strong policy prohibiting all forms of sexual harassment in the workplace. It is the policy of Glory Mortgage that all employees, of both sexes, be allowed to work in an environment free from sexual harassment. This policy also applies to our conduct when dealing with customers.

Sexual harassment can take many forms. It includes:

unwelcome sexual advances,
requests for sexual favors,
other visual, verbal, or physical conduct of a sexual nature

When a person's employment with Company depends on submission to the conduct, submission to or rejection of the conduct affects employment decisions concerning the person; or such conduct unreasonably interferes with a person's work performance or creates an intimidating, hostile or offensive work environment.

Any violation of this policy will result in disciplinary action up to and including termination.

7.06.5 Drug-Free Workplace Policy

Glory Mortgage is committed to the health, safety and welfare of our Employees, their families and our customers. However, abuse of drugs and alcohol continues to be a problem in our communities and in the workplace. This abuse decreases productivity and increases accidents, absenteeism, medical and disability costs and thefts of Company property by Employees.

For Employees, the consequences of drug and alcohol abuse can be tragic – not only for abusers and their families, but also for the co-workers and customers they put in jeopardy. In addition to serious health and safety concerns, the poor performance and accidents of drug and/or alcohol abusers undermine Glory Mortgage's profitability.

For Applicants...

Unless otherwise prohibited by law, applicants who have received conditional offers of employment may have to take and pass a pre-employment test for evidence of drug use prior to beginning work. Applicants who refuse to be tested, or who test positive or tamper with such tests, may not be hired.

For Employees...

Employees are expected to report to work on time and in an appropriate mental and physical condition for work. Reporting to work with alcohol or other unlawful drugs in one's system is prohibited.

The unlawful manufacture, distribution, sales, purchase, possession or use of alcohol, drugs or inhalants on Company premises or while conducting Company business is prohibited.

Employees are prohibited from consuming or possessing alcohol beverages or being under the influence of alcohol, drugs, or inhalants while they are working, operating Company vehicles, on Company premises, or on Company business. This does not prohibit the serving of alcoholic beverages at certain Company functions where prior approval has been given by a Company officer.

Employees must report to their manager any drug- or alcohol-related criminal conviction, whether on- or off-premises conduct, within five days after the conviction.

This policy applies to legal drugs, use of prescription drugs by a person to whom a prescription has not been issued, or use of a prescription or over-the-counter drug in a manner other than which it was intended. The policy does not prohibit Employees from lawfully possessing or taking controlled substances under the supervision of a doctor. It is permissible IF he or she discusses his or her job duties with his or her doctor and immediately advises his or her supervisor of any restriction or safety hazards, and if use does not prevent him or her from performing his or her job safely and effectively.

In accordance with state and federal laws, Employees will be required to cooperate in drug and/or alcohol tests if:

there is reason to suspect they are using, in possession of, or are under the influence of drugs or alcohol.

they appear to cause or contribute to an on-the-job accident that results in:

there is injury to themselves or others that requires more than routine first-aid or results in lost time that interrupts their scheduled hours

there is Damage of \$500 or more to a customers' or Glory Mortgage' property or merchandise,

there is impairment of business operations

For a period of two years following return to work after a previous positive drug or alcohol test:

Employees who refuse to cooperate in testing, or who tamper with such tests, could be subject to immediate termination of employment.

Employees who test positive for alcohol or drugs, or who otherwise violate this policy, could be subject to immediate termination of employment. When management considers it appropriate, Employees could be referred to outside assistance. They will be required to document their cooperation in a drug/alcohol assessment and successfully complete all required treatment as an alternative to termination. This alternative generally does not apply to Employees with less than one year of service at Glory Mortgage, to Employees who have previously violated the policy, or to Employees who traffic in drugs.

This policy does not confer any employment rights on applicants or Employees. Glory Mortgage reserves the right to change this policy at any time.

7.07 - Employee Safety - Work Practices - General Information

Glory Mortgage is committed to providing a safe place for you to work and our customers to work. To achieve this, Glory Mortgage has developed a safety program. The safe work rules and practices outlined in this handbook are part of Glory Mortgage Safety Program.

Unfortunately, no list of safety rules or discussion of safe work practices can cover all situations or conditions that might arise. All Employees must use their best judgment when a situation or condition is encountered that is not specifically addressed in the following pages. This means:

If you have any doubt about your safety or health when completing a task, stop and talk with your supervisor or other member of management before continuing.

All safety hazards must be immediately corrected. If you can't safely correct the hazard yourself, report it to your supervisor or other member of management.

Never leave a hazard unattended. Secure the area to protect other Employees or customers from the hazard until it can be corrected.

Your Responsibilities

Studies have indicated unsafe acts or behavior causes over 80% of all accidents. You can help prevent accidents by developing an attitude that the best way to do your job is the safe way to do your job. All Employees must:

Learn and follow the general company safety rules and work practices covered in this handbook and the specific safety rules and work practices required for their job.

Never take short cuts. Avoid obvious unsafe acts like running through the work area or horseplay.

Know what to do in the event of an emergency. This includes knowing:

- Evacuation routes and relocation areas.
- The meaning of emergency alarms.
- How to report a fire or other emergency
- The location of emergency equipment.

Know how and where medical help can be obtained. In our area: 911

Immediately report any job-related accident, injury, or illness to your supervisor.

Report unsafe work practices, unsafe work conditions or violations of safety rules to your immediate supervisor.

Review the safety and health educational materials posted on bulletin boards and in your work area. If you don't understand something, ask questions.

Observe all safety/warning signs or tags. Failure to follow safety/warning signs or tags is a serious offense and is grounds for disciplinary action.

Use all safety devices and guards installed on machines and equipment. No guard or safety device may be removed, bypassed or rendered inoperable.

Only authorized persons are permitted to operate or adjust machinery and equipment. Maintenance and repair work may only be performed by authorized maintenance Employees.

General Safe Work Rules And Work Practices

Back Injury Prevention

In the workplace, the most frequent and costly type of employee injuries involve the back. Most of these injuries are attributed to improper lifting techniques. To help prevent back injuries when lifting:

Prepare for the Lift

Assess the load weight and distribution by tilting it. If an object weighs over 50 lbs. The Employee should use a mechanical lifting device or use a two-person lift.

Evaluate the load's size and shape. Bulky items, while not heavy, may be difficult to control alone. Get help if necessary.

Check the immediate area and the path of travel – clear any obstacles. Plan the safest route ahead of time. Make sure the floor is clear of any tripping hazards.

Inspect the load for sharp edges, rough/slippery areas, etc.

Electrical Safety

All electrical equipment used by Glory Mortgage' Employees must be grounded or double insulated.

Electrical appliances such as space heaters, hot plates, or coffee pots must be approved by unit management prior to use. All appliances approved for use must:

Be UL listed.

Be turned off when not in use.

In the case of space heaters, be used on the floor only away from combustible materials. Every outlet and switch must have a faceplate cover to prevent unintentional contact with exposed wires.

Extension cords MUST BE grounded and of adequate capacity for the device being used.

Extension cords must NEVER:

Be used in place of permanent wiring.

Be stapled or nailed.

Be passed through a wall or partition or run under a rug or carpet.

Be used in wet areas.

Electrical equipment must never be operated in wet or damp areas or with wet hands.

Fire Safety

Be alert for potential fire hazards and report those hazards to your supervisor. Fire hazards include:

Ignition Sources: sparks, open flame, smoking, heaters, faulty electrical equipment, or other heat sources.

Fuel Sources: wood, paper, corrugated boxes, oily rags, solvents, or anything else that can easily burn.

Never block sprinkler control valves, emergency exits, fire doors, fire extinguishers or other emergency equipment.

Maintain at least 36 inches clearance in front of electrical panels.

Electrical panel rooms must be clean and free of any materials.

Improper storage of merchandise may block the distribution of water from a sprinkler system in the event of a fire. Never place:

Flammable liquids closer than 36 inches from overhead sprinklers.

Other merchandise closer than 18 inches from overhead sprinklers.

Any merchandise in the space in between back-to-back shelving.

7.08 - General Telephone Use

Introduction

The telephone system is based upon an active keypad. This means that there is no need to pick up your telephone headset unless you desire to not use speakerphone. Every phone is equipped with a chart of frequently used feature codes that is attached to the right underside of the phone with a pull-tab for quick reference.

A listing of extensions is enclosed on the employee roster. Receptionist and secretarial employees please refer also to Administration Manual for full operation of the telephone system.

Basic Features

To make a call within the building, simply dial the extension of the person/department you wish to speak to. If the extension you are dialing is not available/busy, press the QUE button and your phone will ring back when that extension is clear.

If you wish to leave a message in that extension's voice mail,

press the VOICE MAIL button, the extension you wish to leave a message, and leave your message at the tone;
likewise, if you dial an extension and the person/department does not answer, after three rings, you will be placed into voice mail to leave a message.

To make a call outside the building, press the OUTGOING button and dial the number you wish to call. Use personal discretion as to whether or not you utilize the speakerphone option. To redial the outside call again, simply press REDIAL button and you will be reconnected to the last number you dialed.

To place a call on hold, merely press the HOLD button. The call will remain on hold for 60 seconds and will ring back to your phone. If you do not answer the call within three rings, the call will be placed in your voice mailbox.

All incoming calls from outside sources must go through the reception area before you may receive them. There is no option to directly receive outside calls unless it is after the hours of general operation.

Transferring Calls

To transfer a call, place the call on HOLD. Dial the extension to which you wish to transfer the call and ask the person if they are able to accept the transfer. Then, highlight the call on hold, press the TRANSFER button, dial extension number, and then hang up.

To place a call on hold on another person's phone upon request and/or acceptance from transferring extension, press the TRANSFER button, dial extension number, press the HOLD button, and then hang up.

In general operations, when you desire to transfer a call, notify the party receiving the transfer BEFORE transferring the call. This is common courtesy and company policy.

Reverse Transfer

To retrieve a call from another extension, dial 4 and then the extension the call is parked. You will automatically be connected with the call.

One reminder, you cannot retrieve a call from another extension unless the call is on hold at that extension. If a person is conversing with the caller, you will not be able to access the call until that person places the caller on hold.

Forwarding Calls

To forward calls to another extension, dial 355 and then the extension you wish to forward your calls to. If this is for the purposes of another person answering your calls, please notify the person before transferring the calls.

To cancel call forwarding, dial 355 then press the SPKR (Speaker) button. Once again, if the forwarding was to another person, please notify them upon your return.

Que or Callback

To request a callback ("que"), dial the extension that is busy and press the QUE button, or the SPCL (special) button and 6. When the extension is free, your phone will ring back and then ring at the opposite extension once you pick up the phone handset.

Call Waiting

Conference Calls

Paging

To page someone within the building, press the PAGE button. This will announce a page throughout the building.

☆ **Please use common sense when making a page. This is a professional corporate office building; disturbing pages are neither permitted nor acceptable according to company policy.** ☆

Emergency Calls

In the case of a dire emergency, the phone system is programmed such that you only need to dial 911 directly. Remember only dial 911 in the case of an emergency; notify the main receptionist if you dial 911, even if only by mistake.

Voice Mail

The first time you use your mailbox, you must initialize it (set it up). The voice mail system will prompt you for all steps and the required numbers to complete set up. To summarize these steps:

Personal options allow you to customize your mailbox.

To receive your voice mail messages, press the VOICEMAIL button,

To send a voice mail message, press VOICEMAIL. Then the extension you wish to leave a message with, and the number 1. Leave your message at the tone. Hang up.

7.08.2 Checking Voicemail

Departmental mailboxes and individual mailboxes must be checked at least three times a day.

Calls MUST be returned within 1 hour of receiving the message.

8:30 AM - to retrieve messages left overnight

12:00 (noon) – to retrieve messages in the morning

5:00 PM – providing at least enough time to return all calls before close of business

Receptionist/Secretarial Instruction

Introduction

The phone that you will primarily use has a full LCD Screen. All features are well labeled and easily accessible. You will be able to know exactly what your phone is doing and what you are doing. As with all other phones, there is a chart of frequently used feature codes attached to the right underside of the phone with a pull-tab for quick reference. However, since your phone has the full screen, you will not be using this chart as all features are displayed quite clearly.

A list of extensions within the building should be within eyesight. There is also a switchboard that displays everyone's extension activity by light. If there is no light lit, then that person is not using their phone. If it is a solid light, they are currently on the phone. If it is a steady blinking light, means their DND (Do not Disturb) button is activated. If the light is rapidly blinking, that means they have a call ringing at their extension. This will aid you in correctly answering if a person is available or not.

When you arrive in the morning, turn off Night Mode/Voice Mail Automated Attendant by pressing the lit NIGHT button. This needs to be done every morning before 8:30 AM. As with all other departments and individuals, your voice mailbox must be checked thrice daily. See the listed requirements in Section 7a.

If you need to leave your desk, please transfer the phones first. Press 355 then the extension to which you are transferring it. If you need someone else to answer the phones, please ask before you transfer the phones. It is common courtesy and company policy.

When you return to your desk, return the phones to your desk. Press 355, then SPKR; or press FWD then OFF highlighted on the LCD Screen. If you are resuming phones from another desk, please notify that person when you retrieve the phones. This also is common courtesy and company policy.

Answering the phones

Your greeting is the first thing that a caller will hear. Make it pleasant, professional, and punctual; "Thank you for calling us, this is ____." Upon hearing who the caller wishes to speak with, respond "One moment please, may I say who's calling?" Then place the caller on HOLD. Contact the desired extension and ask that person if they can accept the call. Perform the following steps as necessary.

Yes?

Press the caller's lit line, TRANSFER, the extension number of desired party, and then hang up.

Busy?

Press the caller's lit line, this will place you back on the caller's line. Ask them if they wish to HOLD, leave a MESSAGE with you, or be transferred to VOICE MAIL.

You can always hand write the message and then place it in the extension's voice mailbox. This enables the caller to have a sense of contact, instead of an automated relationship with a computer.

If the caller wishes to leave a message in voice mail, press TRANSFER, VOICEMAIL (or 240), the person's extension, and then hang up. The LCD Screen will display whether the call transferred correctly or not.

No?

Press the caller's lit line, this will place you back on the caller's line. Inform them that the desired person is currently unavailable and offer to take a message or transfer the caller to that person's voice mail.

If the caller wishes for you to hand write a message, then do so. After you hang up with the caller, dial the person's voice mailbox and relay the message. You can always hand write a message for a person in the building if the caller wishes you to do so.

If the caller desires voice mail, press TRANSFER, VOICE MAIL (or 240), the person's extension, and then hang up. Once again, the LCD Screen will display that the call was transferred to voice mail if the transfer was performed correctly.

Reverse Transfer

If you need to retrieve a call from another extension, dial 4 and then the extension where the call is parked. It will come back to you.

Que or Callback

If a caller wishes to hold until the desired person is off of the phone, you can press HOLD. Then dial the busy extension and press QUE and hang up. Your telephone will ring back when the extension is free. Also, the caller will ring back after sixty (60) seconds; at that point in time, ask them if they wish to continue to HOLD. Always allow callers the option to go to voice mail or for

you to take a written message.

Important Reminders

Always treat callers with respect and present a professional appearance at all times. At no point in time should you ever insult a caller, nor speak in a way unbecoming of Company. If you have an unsavory caller, please transfer this caller to the manager. Only under the circumstance of vulgarity shall you ever be permitted to hang up on a caller. This would be an extremely rare occurrence and you shall first warn the caller not to use vulgar language. If caller continues, then and only then are you ever permitted to hang up on a caller.

- ☆ The key to a successful business is the first impression. Make your impression a favorable one; your job depends on it!

Employee Emergency Numbers

7.09 - Computer Use

Your computer is equipped with various software programs. Upon hiring, please take time to become familiar with your computer, know how to utilize programs applicable to your position here at Company. Every morning you must log onto your computer with your given name and password as supplied by your supervisor and/or management. You are required to shut down your computer when you leave the office for the remainder of the day; the system performs a back up after hours to optimize computer performance and reduce the risk of information/file loss. If you do not shut down your computer, a back up will not be performed resulting in possibly system failure, or crash. If necessary, place a note by your computer to remind you to shut down your computer; simply find a means to remember to shut down your computer.

Upon hiring, you are also given a User Name and Password; you are required to log onto a computer using your given information. If you leave your desk for a period of time, you must log off of your computer. You may NOT under any circumstance give your password to anyone. Any action performed on the computers is journalized on both the computer's own hard drive and Network Server's hard drive. If there is a visitor that requests to use a computer, please contact the Network Administrator and the visitor may be granted a visitor's temporary user name and password to enable limited access to the computer system. This is upon supervisory approval and Network Administrator's approval only.

Your computer is for your work benefit; please use it as such. Be wary of using files saved on disks from outside sources. You could inadvertently release a virus within the computer networking, which is a costly repair and can even sometimes be irreversible. Use only company provided floppy disks and only within the offices; any use outside of the office requires approval from your supervisor and/or management. This is a safety precaution for the entire office personnel and equipment. If you suspect that your computer is infected with a virus or other error, please notify your supervisor and/or management as soon as possible. This will reduce the possibility of further damage.

Always err on the side of caution; it's our company policy in every avenue of business we pursue.

7.09.01 Problems/Maintenance

Every computer requires periodic maintenance. When maintenance is required, if possible, written the Operations Manager including time will give notice, date, and detail of maintenance to be performed. You are required by company policy to comply with the request to perform maintenance on Glory Mortgage computer systems. Only in exceptional circumstances will the request be postponed; in such circumstances, you must provide a written explanation to your supervisor and the Operations Manager.

Additionally, on occasion, Glory Mortgage server will need to have maintenance performed. You will likewise receive written notice from the Operations Manager including time, date, and detail of maintenance to be performed if applicable. You will be

required to refrain from accessing the server for any reason and/or logging off of your computer temporarily. You will be notified when you are permitted to gain access to the server afterwards. You are required by company policy to comply with this request; only exceptional circumstances will postpone the request for maintenance upon approval by the Operations Manager.

If you are having problems with your computer, please notify your supervisor as soon as possible and provide written detail of the problems you've encountered using the Problem / Maintenance Request Form as attached as Section 8(e). The sooner you provide notice of a computer problem, the sooner a remedy will be provided. In addition, we need to keep track of all problems with the computer system for our records, so a written detailed notice of the problem/error is a necessity.

7.09.02 Software/Upgrades

Since the computers are company property, no software or upgrade is to be installed by an employee unless otherwise authorized to do such. Company has hired employees that are trained and certified to perform work on the computer systems in hopes of decreasing the volume of computer problems, errors, and viruses within the networking. Please do not install or attempt to install anything onto your computer in the way of software, upgrades, or other miscellaneous programs. If you desire to have any upgrades or software installed onto your computer, please complete a Software Installation / Upgrade Request Form as attached. This form must be completed in full in order for any work to be performed by the Network Administrator; no work is to be performed of this nature by any other employee unless deemed so by the Network Administrator.

7.09.03 Email Use

If you are given a company email address, please check your email thrice daily upon the same schedule as those listed for voice mail messages, 9:00 AM, 12:00 (NOON), and 4:00 PM. Prompt reply of email messages reflects upon Company; likewise, please keep in mind any and all email you send and receive reflects upon Company, so please retain a professional appearance in all usage of your email address. If you are found to have used your email in an exceedingly unprofessional manner, disciplinary action will be taken as necessary by your Supervisor and/or Management.

In addition, Spamming, or sending bulk junk mail, is neither allowed nor acceptable. You are to abide by all Internet mail rules in addition to Company above-mentioned rules. You are held responsible for any behavior through your email address and will be disciplined in accordance with such.

Your email address through Glory Mortgage is a privilege, not a requirement; please remember this whenever utilizing your access. Your behavior reflects on Company and the prosperity of both Glory Mortgage and your employment status.

If you are having problems with your email service, please notify your supervisor and/or Operations Manager using the Problem/Maintenance Request as a sample form is provided under Section 8e. In addition, if you are out of forms, there is always a surplus at the reception desk.

7.09.4 Internet Access

Web browsers are installed on your computer to enable access to the Internet. Please take the time to learn the benefits of having the world's resources at your fingertips. Almost every project that you will be given for research can be quickened with the use of the Internet.

7.09.5 Utilizing the Internet – Best Practices

Limit printing documents on paper – print to electronic format when possible

Your computer is equipped with an Etherlink to connect you to Glory Mortgage's networking. This is also connected to Glory Mortgage's T-1 Internet connection which enables you to have access to your email and Internet services. Please remember that this is a privilege and to be used for company business only. Any unauthorized, inappropriate internet use action, i. e. linking to strictly adult sites which have no relation to business activities, will be cause for disciplinary.

Notice: Glory Mortgage provides computer services provided for business use only. Personal use must be on the employee's free time. Personal use is a privilege not a requirement, so use it wisely.

Also note that all requests for Maintenance/Repair/Upgrade/Installation must be in writing using Problem/Maintenance Form provided and must be approved by your supervisor and/or Operations Manager. Thank you!

7-10 Social Media Policy

7-10-1 Social Media Guidelines and Policy – Why We Have Them

Social media is changing the way people communicate, connect and even do business. The following guidelines and policy were designed to help you understand how to navigate social media as it pertains to your responsibilities as a teammate, the respect of your privacy, and the preservation of your professional reputation. Social media is an ever growing channel, but can generally be defined as any web-based or mobile technology that hosts communication and interactive dialogue such as Twitter, Facebook, YouTube, MySpace, Yelp, Foursquare, Flickr, Wikipedia, blogs, micro-blogs or forums. These guidelines and policy apply to all employees, officers and directors (collectively, “teammates”).

7-10-2 What We Require Of You – Our Policy

7-10-21 Remember Glory Mortgage’s Code of Ethics

Our Code of Business Conduct and Ethics (“Code of Ethics”) emphasizes that every teammate must act ethically and in compliance with all of Union’s policies and procedures, not only during business hours, but also outside of business hours. Similarly, the Code of Ethics applies to use of social media and online behaviors, just as it does to offline behaviors. Take time to review the Code of Ethics and familiarize yourself again with its requirements.

7-10-22 Social Media Do’s and Don’ts

Policy and Explanation	Examples
<u>Only Authorized Individuals May Represent Glory Mortgage:</u> Just as with other media forms, only authorized and trained individuals may speak or author content on behalf of Glory Mortgage.	<u>DON’T Tweet:</u> The branch I work at is closing early due to snow...hurry in before we close at 4! <u>DON’T post on LinkedIn</u> My FSA John is moving to Montana. Anyone want his job and interested in taking his place at my branch? <u>DO post on LinkedIn</u> The Bank is Hiring for the Maple Street Branch: Click here for more details:
<u>Only Official Channels May be Used</u> Only official Glory Mortgage channels may be used to conduct Glory Mortgage business or customer transactions. Conducting Glory Mortgage business or customer transactions on your personal channel may create legal or compliance issues for you or Glory Mortgage and may violate the privacy of your customers or prospective customers. If a customer reaches out to you through your personal social media account for account information or transaction assistance refer them to an official Glory Mortgage channel such as a branch.	<u>DO reply PRIVATELY to a customer</u> Hi Jane, I probably shouldn’t answer through my personal Facebook account. I also want to make sure your information stays secure. I’m happy to help you at our branch or you can always talk with our call center about that request at 1-800-990-4828 <u>DON’T Facebook Message:</u> Hey James. Can you believe the game last night? Go Cavs! By the way, I got your message. Sure, I’ll transfer the money for you! Just Facebook me if you need anything else. See you tonight.

Policy and Explanation	Examples
<p><u>Only Use Content Created by Authorized Spokespeople</u> Only content that has been created by authorized spokespeople and is published under the Glory Mortgage brand is appropriate for sharing. Reposting content is encouraged as long as the intent of the original message is maintained.</p>	<p><u>DO "Like"</u> Glory Mortgage on Facebook <u>DO Tweet:</u> Can't wait! RT @Glory Mortgage We are sponsoring the Folk Fest! <u>DON'T Tweet</u> And it's Glory Mortgage's favorite event! RT @Glory Mortgage We are sponsoring the Folk Fest! <u>DON'T Post on Facebook:</u> We won't sponsor rock bands. We only sponsor symphonies.</p>
<p><u>Logo and Trademark Use</u> Do not use or share logos or trademarks unless otherwise authorized to do so by management. It is against company policy to change the Glory Mortgage logo in any way.</p>	
<p><u>Confidential and Proprietary Information About Glory Mortgage</u> Do not share confidential or proprietary information about us or our suppliers, business partners, shareholders or customers. Confidential information may include non-public information such as information about future products or services, financial condition or business strategies. Proprietary information may include any work product created in the course of your employment such as e-mails, presentations, customer data and marketing materials. Please review the Code of Ethics for more information about what constitutes confidential or proprietary information.</p>	<p><u>DON'T Tweet:</u> I heard Union is buying a branch in Harrisonburg, but not confirmed yet. That would be great! <u>DON'T post on a company's Facebook wall:</u> Hi ACME Finance. Got your message. Yes, Mr. Jones did indeed pay his loan off. His last payment was in November.</p>
<p><u>Do not break news for Glory Mortgage.</u> Disclosing information before it is made public may violate federal securities laws and may create liability for you or Glory Mortgage</p>	<p><u>DON'T post on Facebook:</u> You're the first to know! Glory Mortgage is getting ready to announce that we had a blockbuster year!</p>
<p><u>Information About Glory Mortgage Operations or Procedures</u> Do not share information that may jeopardize the safety or security of Glory Mortgage teammates such as how many people are working in a branch, updates or upgrades to security systems, or delivery schedules of couriers.</p>	<p><u>DON'T Tweet:</u> As soon as I am done with lunch, I am putting cash in our ATM. It's low. <u>DON'T Tweet:</u> Oops...my manager mixed up the schedule. Looks like I am closing alone today.</p>
<p><u>Do not "Check In" to a branch or other Glory Mortgage location through geo-social games such as Foursquare or GoWalla to publicly announce your location.</u> "Checking In" may provide sensitive staffing information that jeopardizes the safety and security of our teammates. While it may be an operational risk for teammates to announce such information, we welcome and encourage customer "Check-Ins".</p>	<p><u>DON'T Check In:</u> I'm at Glory Mortgage branch. I'm "manager" today since Joe is on vacation this week.</p>

Policy and Explanation	Examples
<p><u>Customer and Teammate Privacy</u> Never share any personal information about a customer, prospective customer, teammate, supplier, shareholder or business partner – or any information that could imply the preceding. Never share account numbers, Social Security Numbers, phone numbers, addresses or other identifying or private information. Never share information about a customer's lifestyle, the products or services they use, their financial goals, or any other information that they may have shared with you in the context of your banker-customer exchange. Even information shared without a customer name can be used to identify a specific individual.</p>	<p><u>DON'T Facebook Status:</u> Just opened a \$35K Home Equity loan for this new customer today. I doubt he'll get that house addition done before his baby is born in Feb! <u>DON'T Tweet:</u> My teammate Jane just told me she's pregnant and contemplating leaving the bank. I'm the first to know! <u>DON'T Upload on YouTube:</u> A video of drive-thru antics! You won't believe what's in the back seat of the blue Volkswagen! <u>DO Post on Facebook:</u> Fourth of July Barbeque, Teammate Potato Sack Race <u>DON'T Post on Flickr:</u> Photo stream of "What Glory Mortgage Teammates Do When No One Is Looking!"</p>
<p><u>Be Genuine in Your Social Networking</u> Glory Mortgage strives to build genuine relationships with prospective customers and the community as a whole. Online and social networking relationships with customers or prospective customers with the sole intent of creating sales are strongly discouraged.</p>	<p><u>DON'T Facebook Friend Request:</u> Hi "friend! " So glad to meet you today! I sure would love to be your banker! Please come back to my branch! <u>DO Keep Your LinkedIn Employment Information Current:</u> Jane Smith changed her employer from Northern Neck State Bank to Glory Mortgage <u>DON'T Facebook Message:</u> "Hi Mr. Ward. Wondering if you saw the CNN report about how mortgage rates may be going up. Come in and see me for a HELOC sooner rather than later!"</p>
<p>There will be times when a customer, teammate or other business relationship will become (or was already established as) a personal relationship. You are free to accept a friendship request or other social network communication from a customer, teammate or other business contact; however, you are never obligated to accept such a request or communication.</p>	
<p><u>Transparency of Who You Are.</u> You are required to list the company NMLS 2123511 and your personal NMLS ID on your profile. You must also include the Equal Housing Logo on your webpage. If you are commenting on Union-related matters, the financial services industry or legislation or political issues affecting the financial services industry, or if it would matter at all to your audience that you are employed by Glory Mortgage, you should disclose that you are a employee of Glory Mortgage while also making it clear that you are speaking for yourself and not on behalf of Glory Mortgage. Include a disclaimer that the statements made are your own opinions and do not necessarily reflect the opinions of Glory Mortgage.</p>	<p><u>Do not use your work e-mail address when posting content or commenting on someone else's content.</u> <u>DO include in your blog or on a post about the banking industry:</u> "I work at Glory Mortgage, but the statements made here are my own opinions and do not necessarily reflect the opinions of my employer."</p>
<p><u>Illegal, Discriminatory, or Derogatory Content.</u> Do not post content that is illegal under state or federal law. Do not post slanderous, libelous, defamatory, discriminating, deceptive, harassing, inflammatory, derogatory, threatening, abusive, hateful or embarrassing content. Abide by copyright laws when sharing videos, photos, music and other media.</p>	
<p><u>Negative Content.</u> Do not post highly negative or intentionally harmful content about Glory Mortgage or Glory Mortgage's competitors, business partners, customers or teammates. Negativity reflects poorly on you and Glory Mortgage and should be avoided</p>	

Policy and Explanation	Examples
Use During Work Hours. Unless your job requires you to author or monitor Glory Mortgage content, usage of social media sites is prohibited during work hours. Teammates are welcome to enjoy social media sites on regularly scheduled breaks and lunch hours through personal devices.	

Teammates should adhere to the policy described above when posting content on any social media channel. Failure to do so may result in corrective or disciplinary action, including termination. Notwithstanding the foregoing, every teammate's employment is terminable at will for any reason.

7-11 What We Request From You

7-11-1 Alert Us to Negative and Positive Content About Glory Mortgage

Both complaints and compliments voiced in the public domain paint a picture of our brand, who we are and what we can accomplish in and for our community. With the advent of social media, we have the ability to hear exactly what our customers and prospective customers have to say about us. However, managing and following all conversations about Glory Mortgage and our brand is a daunting task. We ask that as you go about your normal social media networking, please alert the Social Media Experience Manager of comments made about Glory Mortgage of which we should be aware. This will help us address any incorrect information and answer any service needs. Additionally, it provides our organization insight on where we can improve or what our customers like and dislike about us. Please refrain from responding to criticism about Glory Mortgage personally; instead, refer the matter internally to the Social Media Experience Manager.

7-11-2 - Help Us Create Content

Much of the material that is shared on social media is about what is going on throughout Glory Mortgage. Is your market participating in a community parade? Is there a Blood Drive at your commercial office? Great content comes from great branch and department initiatives. We ask that you forward the Social Media Experience Manager your news to be considered in the official Union social media feed. (Please note: submissions may be edited or altered for relevance, tone or site restrictions. Not all submissions will be used. Service interruptions, public relation needs or certain community events may take precedence.)

7-12 Good Things For Us All To Remember About Social Media

7-12-1 The Internet is a Public Space

Unless you have protected your posts or you have stringent security settings, assume that everyone and anyone is reading about you. Never post personal information such as Social Security Numbers, mother's maiden names or other identifying information.

7-12-2 The Internet is an Open Space

Whether you like it or not, the world has the ability to know what you are doing. Even if you have made a conscious decision to not share details of your life on sites such as Facebook and Twitter, content about you may be there. When working at Glory Mortgage, assume your customers' friends and family not only hear of the service you are providing, but are posting it to their entire social network.

7-12-3 Scams & Viruses

Please be aware that social networks are not all fun and games. Scams and viruses are rampant throughout channels such as Facebook and Twitter. Be cautious with links, applications and attachments and be diligent in protecting your personal information.

7-12-4 You Are What You Tweet

Just about everything we say or do now has a place to be published. But certainly not everything you say or do is intended for public or mass consumption. Your posts create a portrait of you to the rest of the world. We are active on social media so we can tell a story about who we are. In other words, think before you post!

7-12-5 Who to Contact with Questions

Social Media Manager

Fax Usage

General Policy

All faxes sent and received here must include a cover sheet or at the very least notification of whom the fax is intended for. A Cover Sheet is provided at the reception desk and should be completed with every fax sent from Company. A few minutes spent completing a cover sheet saves numerous minutes or hours spent locating a lost fax; in addition, it is not the receptionist's job to possess telepathy.

After the fax is sent, please stamp and initial the cover sheet. If able, the receptionist might stamp and initial the fax if he/she can verify that the fax sent completely. Otherwise, if necessary, you may check the Activity Report to ensure that your fax was sent successfully upon request to the receptionist who holds all Activity Reports.

Activity Report

Periodically during the day, an Activity Report will print from the fax for Glory Mortgage records. This report will include all faxes sent and received, status of fax, number of pages per fax, and fax location number. This will serve as an aid in the case of a lost fax or proof that a fax was sent or received at a certain date and time.

If you suspect that a fax has been lost, please contact the receptionist and he/she will check the report to ensure the status of the fax in question.

A copy of the Frequently Used Fax Numbers and Speed Dial Fax Numbers posted on the bulletin board at the reception desk.

Problem/Maintenance Form

7- 20- Sales Process - General Policy

First and Foremost

All telephone calls must be treated as though they were prospective clients calling for our products. For more information please also contact your Supervisor / Manager.

General

Please become very familiar with all Sales related materials and please reference your Sales Kits, Sales Guides and Marketing Materials when speaking to prospective clients. Please refer to the Phone Script as included in your Welcome Kit upon hiring. There is nothing wrong with transferring a call to a more experienced member of staff during your first few weeks of employment; it will take time to fully understand all aspects of Company and what we sell.

Do not be afraid to say: "I do not know the answer to that, but there are many experienced people here who I'm sure could help you."

Always get their number before transferring the call.

A lost phone number or lost opportunity is lost revenue. If for some reason you might get disconnected with a client you will be able to rectify the situation by calling them back. You will only be able to do this if you have written down their number.

Misleading or Misrepresentative Sales Actions or Advertisements

Sales may not use misrepresentative advertising. If we determine that branches or employees have engaged in such activity, this may result in termination. All advertisements must emphasize the name of the company and not the government.

- Improperly using the name or seal of FHA or HUD to imply that the advertisement is from or is endorsed by FHA or HUD
- Improperly advertising on a government type form designed to simulate an official Federal government document
- Stating that the company or its programs are endorsed by or affiliated with a government agency

Wholesale

These are sales handled by outside dealers. Refer any and all sales calls to the sales department.

Those involved in the sales department please utilize Originator's Call-in Questionnaire for in-house use if you receive a phone call. The Questionnaire is the best way to ensure that you receive all pertinent information to follow up on the inquiry. Remember to follow up on every Lead Sheet completed or sent.

If all personnel in the sales department are unavailable use the Phone Script provided in your Welcome Kit and then relay that information to the Sales Department. "No," is the worst thing you can say to a potential borrower.

Retail

These are sales handled directly by our representatives here at Glory Mortgage. If a prospective client calls they should be immediately be routed to the first available sales representative.

If a representative is not available, please refer to the Phone Script as provided in your Welcome Kit. Unless you are licensed you CANNOT sell any product to a potential customer. Attempting to do such will result in severe disciplinary action. The Phone Script has been devised in such a manner to provide a potential customer with an avenue of approach. This can result in a lead for our sales department, instead of a lost transaction, in the event Sales Representatives are unavailable.

Bait & Switch

A “bait and switch” occurs when a seller advertises a product or service with no intention of selling it but, rather, for the purpose of luring the customer into the offices to sell him or her some other more profitable item or service. In other words, the advertisement is not a sincere offer to sell. “Bait and switch” tactics are exhibited in a variety of ways, either standing alone, or in combination with other practices. Below is a representative list of practices considered “bait and switch” tactics by the Federal Trade Commission:

- Refusing to show, demonstrate or sell the advertised item.
- Disparaging the advertised item
- Intentionally failing to have adequate inventory to support the advertisement.
- Refusing to take an order for the advertised item.
- Failure to deliver the advertised item within a reasonable period of time.
- Showing or demonstrating a defective or unusable product.
- Making deceptive comparisons between an advertised product and other products in the same line.

The Policy

The use of “bait and switch” sales tactics violates both state and federal law, and is thus strictly prohibited. This prohibition extends to the sale of all goods and services. When a customer responds to an advertisement, describe its features and benefits in a positive manner, and offer to sell the item to the customer. Never misrepresent our products. Do not make false or misleading comparisons between advertised products or other products in the same line. Also, never misrepresent a competitor’s products or services.

Exceptions: After review of a client’s financial situation a sales rep may recommend a different product. This would be done to protect the client and could even result in a lower volume sale.

Empowerment

Empowerment is an extension of Customer Service. It means never having to say “no” to a customer. Every employee is “empowered” to take care of the customer. By being empowered, you have the authority to make decisions to meet customer’s needs... needs which are sometimes out of the ordinary.

Do not be afraid to make a “wrong” decision! The only way you can make a “wrong” decision is if the customer walks away dissatisfied. Many times dissatisfied customers will not give you another opportunity. They simply never return.

Empowerment Reminders:

- No one will ever be punished or reprimanded for making a mistake in attempting to solve a customer’s problem.
- The only mistake is not trying to solve the customer’s problem.
- Negotiate the best solution for Company and the customer, but always find a way to say “yes”.
- If you do not know what to do, ask your manager.

Remember, proper business ethics must always be followed when satisfying a customer.

“Tips” for Empowerment

- Listen to the Customer
- Ignore distractions.
- Tune in to what Customers are saying instead of preparing your next comment.
- Show you care by maintaining eye contact, nodding your head, and using statement such as, “I see,” or “I understand.”
- Let Customers finish before you interject.
- Ask questions to clarify points.
- Verify what you think you’ve heard from Customers by summarizing the situation. Do not assume anything.
- Do not be defensive.

Deal with the Customer’s Feelings

Acknowledge that they are unhappy and apologize.

Think of how you would feel if you were in their place, let Customers know that you can understand how they feel.

For instance...

“I’m really sorry this happened. I would probably feel the same way if I were you. Let’s get this taken care of right away.”

Ask What Will Satisfy the Customer

Ask Customers clearly and directly what they want you to do. Do not assume you know what they want.

Listen to what they tell you.

Remember that Customers are the only ones who can determine satisfaction.

Then Do It...

Be a hero to your Customers. Take care of the situation graciously, quickly, and to the best of your ability.

Follow through on what you promise. Make sure it happens.

Pure Selling Environment

At Glory Mortgage, it is everyone's job to serve and satisfy every customer. Pure Selling Environment (PSE) is a way of life at Glory Mortgage that allows employees to be absolutely focused on Customer Satisfaction. PSE is about putting the customer first in all we think and do.

Our Pure Selling Environment promotes "Customers First" and requires all of our employees to focus on customers instead of tasks. Your Manager will support you by coaching, motivating and recognizing your efforts. The "WOW" occurs when a customer recognizes your efforts. The "WOW" is about Glory Mortgage employees delivering outrageous service beyond the "Basics" that our customer expects... so the customers leave our offices saying "WOW! That was great!" as a result of their experience with Company.

Do what it takes to serve and satisfy every customer! PSE is not a set of steps, rules, mandates or policies. PSE is a feeling from within that says, "I'm here to ensure every customer leaves satisfied!"

7-30 - Expenses - General Policy

Employees are required to complete a Request for Check Form to be reimbursed for expenses incurred on Glory Mortgage's behalf. The form must be completed and include attachments of all receipts needed for total desired reimbursement. The employee's supervisor and/or management must then approve the form. Reimbursement will be in the form of a signed company check for the approved reimbursement total. This check will be made out to the employee applying for reimbursement.

Expense amounts in excess of \$100.00 must have prior approval before any purchase/spending is performed. Reimbursement is not guaranteed unless you have prior approval. Management reserves the right to deny reimbursement in the case that the expenses occurred are not "work related" or of "company benefit."

Examples of expense reimbursement include John Doe's travel expenses incurred to travel to a required sales conference, Jane Doe's meals incurred while on a marketing trip to Atlanta, Georgia, and like situations. As stated above, no reimbursement is "guaranteed" unless the employee has specific prior approval from his/her supervisor and/or management.

It is best to err on the side of caution or to ask your supervisor prior to expenditure, than it is to expend and expect reimbursement. Be certain to discuss acceptable expense reimbursements with your supervisor upon hiring as to dispel any possible confusion.

Request for Check

You will find a copy of a Request for Check Form attached as Section 10c. All receipts/invoices should be attached to the request form. A department manager must approve all requests before a check will be issued. If a check is needed for a specific day, the request must be in by 4:00 PM to ensure that it will be issued that day.

If there are any questions, please contact the Accounting Department.

Purchase Orders

Purchase Orders must be completed for every purchase. There is a completed sample form attached as well as a blank form attached. This will help greatly in the preparation of the budget and the subsequent tracking of how we are doing with respect to our targeted budget figures. Either Branch Manager or Operations Manager must sign these PO's.

Management reserves the right to turn down any request for purchase that is judged unreasonable. For any purchases over \$100.00 three prices/quotes should be received from the proposed vendor. These quotes should be included with your submittal to management to illustrate the fact that an effort was made to get competitive pricing on goods and services.

If you actually end up ordering the item please make sure the vendor includes our purchase order number on the invoice, packing slip or other related documents.

Office Supplies

If you need office supplies please check the supply closet first. If you cannot locate the item(s) that you need, please complete the supply requisition and submit to the Operations Manager. Glory Mortgage reserves the right to refuse any request for supplies that is judged unreasonable by Management.

7-40 - Office Space / Physical Plant

Appendix Regarding North Carolina files:

As of 12/27/2024, all files originated in the state of North Carolina must include a NC Mortgage Broker Agreement. The NC Mortgage Broker Agreement will be in the “Steps” section of GloryMortgage.com.

This document must be included at the same time as the initial disclosures. It is your responsibility to make sure this document is fully executed.

The document will now be required as part of the QC process to receive compensation.

Mortgage Loan Originator

Date

Appendix Regarding Working Remotely

Effective as of April 7, 2025

Glory Mortgage LLC (the "Employer") is pleased to provide you with our Remote Work Policy (the "Policy"). This Policy outlines the rules and procedures for remote work, which include, but are not limited to employee eligibility, work schedules, security protocols, and expectations for remote work behavior.

The Employer reserves the right to amend or modify this Policy in the future to accommodate any changes relating to remote work arrangements and relevant legislation. Any changes to the Policy will be communicated to employees in a timely manner.

1. Definition of Remote Work

"Remote Work" is a work arrangement which allows employees to work from a remote location, rather than from a physical location operated by the Employer.

2. Type of Remote Work

Eligible employees may work remotely full-time.

3. Eligibility

The following employees (the "Remote Employees") are eligible for Remote Work: All employees who are not listed as eligible employees are ineligible for Remote Work.

- a. Outside Mortgage Loan Originator.

4. Duration

Remote Employees may work remotely indefinitely.

The Employer retains the right to cancel Remote Work agreements at any time and require Remote Employees to work onsite or in-office.

Failure to comply with a return-to-office order without any justifiable reason will be deemed an act of insubordination and may result in disciplinary action, including termination of employment.

5. Process for Remote Work Requests

Remote Employees who are not currently working remotely and wish to do so may submit their request by following the process outlined below:

6. Relocation Requests

Remote Employees who wish to relocate on a permanent or temporary basis must submit a written request to their immediate supervisor 15 Days before moving.

Relocation requests will be assessed on a case-to-case basis.

7. Work Schedule

Remote Employees are expected to be present and working during core operating hours. The core operating hours are: N/A

Outside core operating hours, Remote Employees may work a flexible schedule so they can meet their personal needs, such as attending doctor appointments and fulfilling childcare obligations.

8. Overtime

Employees that are allocated to work remotely are considered Independent Contractors; therefore, they would not be subject to any overtime compensation.

9. Tracking Employee Work Hours

The Employer will track the Remote Employees' work hours using the following method: N/A

Remote Employees must ensure that their work hours are recorded accurately.

10. Communication and Availability Rules

Communication among Remote Employees promotes collaboration and cooperation and fosters a sense of connection and camaraderie while working remotely.

The communication and availability rules are as follows:

- The employee shall be in contact with Glory Mortgage's corporate office by

attending the company's training events. The training is held on Thursdays at 3:00 pm EST. via Zoom or Microsoft Teams. The training dates and times may be subject to change and will be communicated by email.;

- If the employee cannot make the meeting, they must contact either their Branch Manager or Michael Seely (904) 661-6535, and provide a valid reason why they are unable to attend.;
- and
- The employee shall provide a written plan on how they plan to generate business for Glory Mortgage. The plan shall be sent by email to their manager or to corporate@glorymortgage.com.

11. Virtual Meeting Etiquette

Remote Employees are required to comply with the following camera rule during virtual meetings:

Remote Employees are required to have their cameras on during virtual meetings.

12. Data Security

Remote Employees must ensure that all company data ("Company Data") they view or possess because of their work remain secure and confidential. Company Data includes all information relating to the Employer, its business operations, clients or customers, and employees, such as proprietary information, intellectual property assets or trade secrets, or financial data.

All client or consumer information must be stored on the cloud within the company's LOS (Loan Origination System).

Remote Employees must follow the following rules to protect Company Data:

- Remote Employees must only connect to secure or private networks when working remotely, especially when accessing or dealing with sensitive information;
- Remote Employees must use passwords on all work devices to maintain the security and confidentiality of all Company Data and prevent unauthorized access data breaches.

Remote Employees must also use encryption tools to secure digital documents when possible;

- Remote Employees may not download software or computer programs without permission. If a Remote Employee needs a particular software or program to perform their job, they must request assistance from the IT Department;
- Remote Employees must avoid opening or clicking on any suspicious links in emails. Remote Employees should report suspicious emails to the IT Department so they can address, review, and determine if the emails or links pose a potential cyber threat;

Remote Employees must keep all documents in a secured and locked cabinet to ensure that unauthorized persons, including family or household members, will not have access to sensitive and confidential information. The Employer may request Remote Employees to shred any documents in their possession when they are no longer needed;

- Remote Employees must use company-controlled applications for all work-related communication; and
- Employees are required to take Cyber Security training in their first 90 days of employment.

Employees must use a shredder or use a third-party shredding company to dispose of personal documents.

13. Check-Ins

Remote Employees will have regular check-ins with their immediate supervisor throughout the year to ensure that they remain happy, productive, and feel included while working remotely. The Remote Employees and their immediate supervisor will mutually decide on the specific dates, frequency, and other details of the check-ins.

Check-ins may be used to ask Remote Employees about any work-related concerns they may have about their work and the Remote Work arrangement.

14. Social Events or Team Activities

The Employer recognizes that Remote Work can lead to feelings of loneliness or isolation. The Employer encourages Remote Employees to participate in social activities to connect with their colleagues. The Employer will specify the location (whether in person or remote) and the time (whether during or after work hours) for each event.

Any social activities planned by the Employer will be communicated to the Remote Employees in advance so they can plan accordingly.

15. Disciplinary Actions

a. Types of Disciplinary Actions

Remote Employees who exhibit unacceptable behavior while working remotely or violate this Policy will be reprimanded by the Employer using the appropriate disciplinary action, depending on the severity and extent of the violation. Discipline may be in the form of:

- A verbal warning;
- A 90-day work suspension; or
- Termination of employment.

b. Grounds for Disciplinary Action

Grounds for disciplinary action include, but are not limited to, the following:

- Being untruthful about the location where they are working or relocating without approval;
- Being untruthful about the number of hours worked or submitting inaccurate timesheets;
- Engaging in personal tasks or running errands during work hours without their immediate supervisor's consent;
- Consistent low productivity or poor work performance;
- Unauthorized disclosure of confidential or proprietary Company information;
- Unauthorized use, theft, damage, or destruction of Company property, equipment, or devices; or
- Any other action or conduct that breaches this Policy, the Employee Handbook, or any other Employer policy, procedure, standard, or expectation

16. Employee Handbook and Other Policies

This Policy should be read together with the Employee Handbook.

If the Employee Handbook has incompatible rules with this Policy, this Policy shall prevail.

17. Workers' Compensation Insurance

Remote Employees are NOT entitled to workers' compensation insurance if they sustain a work-related injury while on duty.

Remote Employees must follow any Employer procedures and rules for reporting work-related injuries.

18. Inquiries

- If you have any questions about the Policy, please contact your immediate supervisor or contact the Remote Work Coordinator - Michael Seely at (904) 661-6535.
- If you have any IT-related questions or concerns, please contact the President – Michael Seely at (904) 661-6535.

ACKNOWLEDGMENT AND ACCEPTANCE FORM
(Human Resources Department Copy)

I acknowledge that I received a copy of Glory Mortgage LLC's Remote Work Policy, and I understand I am fully responsible for reading the contents of Glory Mortgage LLC's Remote Work Policy.

I understand that by signing this Acknowledgment and Acceptance Form, I agree to follow Glory Mortgage LLC's Remote Work Policy.

Employee's Signature

Employer's Signature