

MyBIZ

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Employee Policy Manual

Dear Colleague:

Whether you are a long-term employee or newly hired, you are vital to the future of MyBIZ. If we are to be successful going forward, it will be because each of us contributed, through hard work, creative solutions and cooperation.

At the heart of our corporate culture are the human resource policies and practices of this organization. This document contains the general guidelines on how we plan to treat each person as fairly, with dignity, trust and respect in all aspects of the employment relationship. These guidelines will help everyone better understand what is expected from all employees. Please read this document and discuss any questions you have with the Management.

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WELCOME ABOARD

A Brief History of Our Company

We are glad that you decided to join our Company, and want to tell you a bit more about who we are, what we do, and how we do our work here.

Our Company was founded in 19xx as MyBIZ by John Q. Bizman. In 2001, the business was moved to a new office space at the Old Bizbuilding. The company moved to its present location on Main Street in Bigbiz, Ohio where it continues to grow and expand.

Company Goals

MyBIZ's goal is to develop a team of happy, loyal and productive workers who are eager to help MyBIZ provide quality services for its clients at a reasonable cost, so that MyBIZ will generate sufficient profits to permit continued growth and to create continued opportunities for employment and advancement for all employees. Our employees are a part of our Team.

The key to the success of any Team is mutual support, respect and tolerance any differences. To build an environment of trust, it is essential that all of us openly communicate our desires and expectations, and try to work together in a courteous manner to resolve our differences.

Purpose of this Handbook

This handbook was developed to communicate the employee benefits available to eligible employees, and to provide some general guidance about Company rules and operating procedures that MyBIZ believes will be useful to all employees. This handbook sets out general policies that MyBIZ uses in hiring, management, compensation, vacations, discharge and other aspects of the employer/employee relationship. We also will try to keep the lines of communication open through periodic notices to employees, as well as periodic employee meetings.

Open Communication Is Encouraged

Communication is a two-way street. As a result, employees are encouraged to openly talk with their managers about ideas which they may have to improve Company operations, and to discuss any problems which may prevent the operations from running in an efficient professional manner. Employees also are encouraged to talk openly with management about any concerns that they may have with respect to their particular working conditions. It is a goal of management to help the employee get answers to questions or concerns. So, don't be afraid to talk with management and ask for assistance in getting answers to your questions.

Changes/Revisions/Interpretations of Guidelines

Obviously, no employee handbook can anticipate every circumstance or question that may arise in the workplace. Furthermore, it is virtually impossible to write any guideline that can be fairly applied to all situations at all times. Common sense or good judgment may dictate that exceptions should be approved in certain circumstances, or that certain policies should be abandoned as unworkable based upon past experience. Therefore, MyBIZ reserves the right to interpret, modify, revise, supplement, or rescind any policies or portion of the handbook from time to time as it deems appropriate. Such revisions may be made in MyBIZ's sole discretion and may be made with or without prior notice. To the extent that policies in this Handbook vary from prior policy or practice, the provisions of this Handbook will govern. In compliance with federal benefits law (ERISA), changes in policies pertaining to benefits normally will be made prospectively if the change appears to adversely affect benefit rights which have accrued and vested.

We are firm believers in the Free Enterprise system

MyBIZ is a firm believer in the free enterprise system, and in the importance of flexibility and independence for both employers and employees. In keeping with this philosophy, MyBIZ believes that employees should have the unfettered right to quit a job if they don't like it, or if they want to move somewhere else, or if they want to further their education, or maybe just stay home to take care of children or aging parents. Just as MyBIZ believes that employees need this flexibility to run their own lives effectively, MyBIZ wants the same flexibility to run its business.

As a result, employees should be aware that this Handbook is not intended to create any employment contract with them which promises that they will be employed for any set period of time. In particular, the provisions in this handbook are not intended to create any promise for lifetime employment or any guarantee that employees will be discharged only for "cause."

Unless you have negotiated a current written employment contract, signed by the President and approved by the Board, your employment is considered to be "at will". This means that either you or MyBIZ can end the employment relationship at any time for any reason. All prior contracts shall be considered to be null and void and all present employees will be considered to be employees "at will".

Of course, we hope that you will like it here - and that you will be such a terrific asset to our Company that we would hate to lose you. And, we hope that we can make this such a terrific place to work that you would hate to leave. But, we realize that some employees will leave for all sorts of reasons (transfer of a spouse, college graduation, starting a family, etc.), and that we may have to ask others to leave for all sorts of reasons (including inability to do the job, or inability to get to work on time or at all, or inability to get along with management or co-workers).

So, our relationship may be for a short time or for many years. Regardless of how long we will work together, we do know this. If we treat one another courteously and with genuine good will, try to walk a mile in each other's shoes and see both sides, listen to one another, and try to deal with each other in an honest and fair fashion, we believe that everyone will benefit from our relationship and be glad for the time which we spend together.

Welcome to our Team!

COURTESY AND EEO

MyBIZ firmly believes in the philosophies behind the "Golden Rule" of treating those with whom we come in contact in our work with the same courtesy, professionalism and respect which we would like to be shown ourselves. As a result, MyBIZ strongly supports the concept of Equal Employment Opportunity, because we believe such policies benefit our business, our employees and our entire society.

In keeping with this policy, all employees are expected to abide by applicable federal and state laws, which prohibit discrimination against any employee or applicant for employment because of race, color, religion, sex (gender), national origin, age, disability, or status as a qualified disabled veteran or veteran of the Vietnam era. This includes providing reasonable accommodations to the religious beliefs of others, as well as providing reasonable accommodations for any ADA-covered disabilities that they might have.

These same principles require our employees to abide by applicable federal and state non-discrimination laws in their dealings with clients, visitors, vendors and suppliers, including providing appropriate accommodations to disabled individuals in order to permit them comparable access to our services and facilities as provided to non-disabled individuals. Employees who receive requests for such accommodations should always ask for management guidance before rejecting an accommodation request.

Consistent with our Golden Rule philosophy, all employees are expected to take personal responsibility to try to get along with others who may have different beliefs, backgrounds, or other differences, and to display common courtesy in their dealings with one another. The common courtesy that we expect of our employees includes: being careful to avoid teasing and unkind "jokes" or remarks about the personal characteristics of another person; avoiding workplace discussions of issues likely to generate disputes (such as politics, religion, and sex); avoiding racial, ethnic or sexually-oriented jokes; avoiding invasions of the personal privacy of others; and otherwise making genuine efforts to treat others with the same courtesy, consideration and respect that you would like to receive. It also means avoiding any use of position or power for personal gain or advantage (including using influence or position to engage in any conduct which would constitute harassment under this policy).

There are a number of reasons why our Company places a strong emphasis on the use of common courtesy in dealing with others. The most important reason is that we believe that this policy helps us to establish an environment of trust within our Company that makes it much easier to work together productively, because this trust allows us to give one another the benefit of the doubt when problems arise. This environment of trust, in turn, makes it easier to resolve misunderstandings and work out satisfactory solutions if some mistake has been made.

Anti-Harassment Policy

In the course of carrying out their duties for MyBIZ, no employee, supervisor or manager has been given any authority by MyBIZ to require any other employee, vendor, client or supplier to enter into any type of sexual relationship, to demean any individual because of gender/sex, or to require any such person to listen to or participate in sexual discussions (including sexual jokes) which are unwelcome or offensive to such individual. Likewise, no employee, supervisor or manager has been given any authority to require any employee, vendor, client or supplier to adopt any particular religious views, to demean any individual because of their religious views, or to require any such person listen to or participate in religious discussions that are unwelcome or offensive to that individual. Furthermore, no employee, supervisor or manager has been given any authority to demean any employee, vendor, client or supplier because of their race or ethnic background or the existence of any disability, or to require any such individual to listen to offensive or unwelcome jokes or remarks based upon race, ethnicity or disability.

Under the law, this type of rude behavior is also likely to be considered to be unlawful "harassment" if the employee knew that the conduct would be unwelcome or offensive (or the conduct was of the type which most reasonable people would have realized would be offensive under the circumstances).

Because it is possible to accidentally offend someone else without any evil intent whatsoever, it usually is a good idea to give the other person the benefit of the doubt; courteously inform them that their conduct is upsetting; and give them a chance to correct the situation. However, common sense should prevail, and cases of serious misbehavior always should be brought to the attention of Management.

All forms of harassment are forbidden, including harassment based on sex (gender), race, color, religion, national origin, age, disability or veteran status. Any Company employee found to have engaged in unlawful harassment is subject to severe disciplinary action (up to and including discharge). MyBIZ likewise does not expect its employees to put up with

harassment by vendors, suppliers, clients or visitors. Any such harassment should be reported promptly, so that MyBIZ can address the problem quickly.

Using The Problem Resolution Procedure

Full details of the Problem Resolution procedure are set forth in a separate section of this handbook. Briefly summarized, employees should take the following actions if they believe that they have been subjected to harassment or other unlawful treatment in violation of our EEO Policy.

If an employee believes that he/she has been treated rudely or offensively by another Company employee, the first step for the employee to take is to determine whether there is any reasonable chance that the offending party may have been unaware that the conduct was offensive. If so, then the employee should take personal responsibility to first try to resolve the situation by talking with the individual; advising the individual that the conduct was objectionable; and giving this individual an opportunity to correct the situation. Many times, offensive situations arise from thoughtlessness or insensitivity, or amount to clumsy efforts to joke or tease, without any true intent to do harm. Thus, a private discussion that gives the benefit of the doubt to the other party is often appreciated, and usually can lead to an amicable resolution of the problem. If the problem remains unresolved, then the complaint should be brought to Management using the normal Problem Resolution procedure.

On occasion, however, an employee may engage in conduct that most reasonable people know would result in serious offense to another (such as racial name-calling, or very explicit sexual jokes). In such a situation, the employee should promptly report the matter to Management. Other employees also have a responsibility to report these types of problems if the affected employee is reluctant to report the matter, so that the situation does not escalate to the point where the work of everyone in the area becomes adversely affected by a poisoned atmosphere.

In truly urgent situations where the personal well-being of the employee or of a co-worker is seriously endangered by the conduct of a supervisor or another co-worker (such as instances of attempted sexual molestation), the first step is to get to safety, and then to alert Management using the procedures set out for reporting serious supervisory misconduct.

In the case of harassment by any outside vendor, client, visitor or supplier, the procedure to follow depends upon the nature and severity of the harassment. Where no offense may have been intended by the outside individual (such as joke-telling by a client which offends some, but not others), it may be appropriate to try to handle the matter in the same way as

when dealing with a co-worker who has inadvertently done something offensive (unless the outside person is at a much higher level, in which case it may be better to ask Management to handle the matter). Where the outside person is being verbally abusive (such as engaging in name-calling or using racial/sexual epithets), the employee should try to remain calm; keep notes of what was said; avoid confrontations (which only tend to escalate matters, and result in arguments over who started it); and send immediately for Management to handle the matter. However, if the outside person has been or appears very likely to become physically abusive (including pushing, shoving, or grabbing), the employee should find any excuse to leave the area immediately, and then promptly report the problem to Management.

Non-Retaliation Policy

MyBIZ wants all employees to feel free to present workplace problems through its Problem Resolution procedure, and to feel free to insist on courteous treatment in compliance with this Policy. As a result, no retaliation is permitted against a person who has made a good faith complaint or report of a workplace problem (including a complaint of possible discrimination or harassment), or who has made a good faith request for an investigation into whether discrimination or harassment has occurred, in accordance with the Problem Resolution Procedure.

Compliance with Affirmative Action Rules & Other Legal Requirements

In compliance with E.O. 11246 and its implementing regulations, as well as in compliance with other laws applicable to federal contractors and subcontractors, Company decisions regarding employment are designed to utilize only valid requirements for hiring and promotions, and to ensure equal employment opportunity in all other aspects of employment. Our policy of non-discrimination extends to: Employment, promotion, demotion, recruitment or recruitment advertising, layoff or discharge, rates of pay or other forms of compensation.

MyBIZ is committed to equal employment opportunity without regard to race, color, religion, sex (gender), disability, national origin, age or veteran status in connection with, but not limited to, hiring, placement, promotion, demotion, transfer, recruiting, advertising, solicitation, compensation, selection for training or termination of employment. Management oversees the implementation and monitoring of our EEO policy, but equal employment opportunity is considered to be the responsibility of all of our employees.

MyBIZ is required by law to make reasonable accommodations for qualified individuals with disabilities, unless doing so would result in an undue hardship. This policy governs all aspects of employment, including selection,

job assignment, compensation, discipline, termination, and access to benefits and training. If an employee has a disability or impairment that is creating job difficulties or requires an accommodation, this matter should be brought to the attention of the Management.

MyBIZ is also obligated to comply with the Immigration Reform and Control Act of 1986, and cannot employ any individual unless they are a citizen of the United States or an alien with proper authorization to work in the United States. Each new employee must complete the Employment Eligibility Verification Form I-9, and present documentation establishing identity and employment eligibility. Employees with questions on immigration law issues are encouraged to contact the Management.

PAYROLL, PERSONNEL AND ADMIN

Importance of Accurate Data

MyBIZ relies upon the accuracy of information contained in the employment application, as well as the accuracy of other data presented throughout the hiring process and employment. Any misrepresentations, falsifications, or material omissions in any of this information or data may result in MyBIZ's exclusion of the individual from further consideration for employment or, if the person has been hired, may result in termination of employment. It is the practice of MyBIZ to check employment references of all employees.

Personnel Data Changes

It is the responsibility of each employee to promptly notify MyBIZ of any changes in personnel data. Personal mailing addresses, telephone numbers, number and names of dependents, individuals to be contacted in the event of an emergency, educational accomplishments, and other such status reports should be accurate and current at all times. If any personnel data is changed, the employee must notify the Management.

Employment Categories

Each employee is designated as either NON-EXEMPT or EXEMPT from federal and state wage and hour laws. NON-EXEMPT employees are entitled to overtime pay under the specific provisions of federal and state laws. EXEMPT employees are excluded from the overtime provisions of federal and state wage-hour laws.

REGULAR FULL-TIME employees are regularly scheduled to work MyBIZ's full-time schedule and are not employed in a temporary, casual or introductory status. Generally, regular full-time employees are eligible for MyBIZ's full benefit package, subject to the terms, conditions, and limitations of each benefit program.

INTRODUCTORY employees are those having their performance evaluated to determine whether regular full-time employment in a specific position is appropriate.

TEMPORARY employees are those who are hired as interim replacements, usually to temporarily supplement the work force or to assist in the completion of a specific project. Employment assignments in this category

typically are of a limited duration. Employment beyond any initially stated period does not in any way imply a change in employment status. Temporary employees retain that status unless and until notified of a change. While temporary employees receive all legally mandated benefits (such as workers' compensation insurance and Social Security), they will be ineligible for MyBIZ's other benefit programs.

CASUAL employees are those who have established an employment relationship with MyBIZ, but who are assigned to work on an intermittent and/or unpredictable basis. While they receive all legally mandated benefits (such as workers' compensation insurance and Social Security), they are ineligible for all of MyBIZ's other benefit programs.

PERMANENT PART-TIME employees are those who are regularly scheduled to work for less than 40 hours per week. In general, part-time employees will not be eligible to receive most Company benefits other than those available to temporary and casual employees (although, in some cases, they may qualify for holiday pay or reduced pension coverage if working in excess of a half-time basis). The Management should be consulted about benefit eligibility.

Introductory Periods

All employees (except temporary and casual workers) will work on an introductory basis for the first 90 calendar days after their date of hire. This introductory period is intended to give new employees the opportunity to demonstrate their ability to achieve a satisfactory level of performance and to determine whether the new position meets their expectations. MyBIZ uses this period to evaluate employee capabilities, work habits, and overall performance.

Any significant absence will automatically extend an introductory period by the length of the absence. Where MyBIZ determines that the designated introductory period did not allow sufficient time to thoroughly evaluate the employee's performance, the introductory period may be extended. Upon satisfactory completion of the initial introductory period, employees enter the "regular" employment classification.

Employees who are promoted or transferred within MyBIZ after completion of their initial Introductory period must complete a secondary Introductory period of 90 calendar days with each assignment to a new position. If moving from one regular full-time position to another regular full-time position, this new introductory period will have no effect on benefit participation. However, employees moving to a regular full-time position from any classification which is not a regular full-time position must complete an initial introductory

period as a regular full-time employee before they will be eligible for benefits offered only to regular full-time employees.

If an employee fails to satisfactorily complete the initial introductory period, the employee will be terminated. If the employee fails to satisfactorily complete an introductory period after moving to a new position, the employee usually will be allowed to return to his or her former job or to a comparable job for which the employee is qualified, depending on the availability of such positions and MyBIZ's needs.

All employees are eligible for those benefits that are required by law, such as workers compensation insurance and Social Security, regardless of their classification. Upon becoming regular full-time employees, they may be eligible for additional Company benefits. Any such benefits will be subject to the terms and conditions and eligibility restrictions of each benefits program. Employees should read the information for each specific benefits program for the details on eligibility requirements.

Normal Business Hours

Regular office hours are Monday through Friday, 9:00 A.M. to 5:00 P.M. In order to maintain open office hours during the lunch period, a kitchen facility is provided for employees to have lunch on the premises. Employees may request a 30 minute lunch period away from the work place during the middle of the work day. If such a lunch period is granted, the employee's office hours will be 8:30 A.M. to 5:00 P.M in order to complete an eight hour work day. In addition, employees requesting a 30 minute lunch period away from the work place will need to stagger their lunch periods with the other employees in order to maintain the order of business during lunch periods. Consult Management if you are unsure about your regular hours of work.

All personnel are expected to be at work at their assigned time of arrival, ready to work. It is the employee's responsibility to inform the supervisor before the start of the work period if they are unable to report for work. Failure to do so may result in severe penalties.

Personal business should be arranged outside of regular work hours, if at all possible. If it is not possible to arrange personal business at a time outside of work hours, refer to the Leaves section or talk with management to find out the procedures and requirements which must be followed in order to ask for permission to take time off work. However, unless accrued paid leave can be applied to the absence, or unless the work can be made up, the absence may be treated as unexcused.

Time off for non-exempt employees is usually without pay. Exempt employees will usually be expected to make up the lost time, if less than one full day of absence, and they will be docked for absences of one full day or longer, unless available paid leave can be applied to the absence. The Leaves section contains further information regarding pay during missed time from work. Any questions should be referred to Management.

Time Keeping Practices

Accurately recording of time worked is the responsibility of every non-exempt employee. Federal and state laws require MyBIZ to keep an accurate record of time worked by non-exempt employees in order to calculate employee pay and benefits. Non-exempt employees should accurately record the time they begin and end their work, as well as the beginning and ending time of each meal period. They should also record the beginning and ending time of any split shift or departure from work for personal reasons. Employees should not work overtime without obtaining the permission of the Management. All overtime work must be recorded on time sheets.

Altering, falsifying, or tampering with time records may result in disciplinary action, up to and including termination of employment. Non-exempt employees should report to work no more than 10 minutes prior to their scheduled starting time and should not stay more than 10 minutes after their scheduled stop time without prior authorization from Management.

It is the responsibility of every employee to sign his/her own time records to certify the accuracy of all time recorded. Management will review and then initial the time record before considering it for payroll processing. If corrections or modifications are made to the time record, both the employee and Management normally will be required to verify the accuracy of the changes by initialing the time record.

Overtime

When operating requirements or other needs cannot be met during regular working hours, employees can be given overtime work assignments. Overtime is mandatory, and failure to work scheduled overtime will be considered an unexcused absence that will subject the employee to disciplinary action.

Non-exempt employees are entitled to overtime pay at the rate of 1.5 times their regular hourly rate if they work over 40 hours in a work week. Our work week is considered to start at 12:01AM on Monday and ends at 12:00 midnight on Sunday. Overtime is not paid unless the hours are actually worked, so un-worked time (such as sick days, vacations days, etc.) will be

excluded in determining whether the employee is eligible for overtime pay. Exempt employees are exempt from overtime pay.

Non-exempt employees are not permitted to decide on their own initiative that they will work overtime, as this could cause MyBIZ to be required to make large unexpected payments for time which it never needed or expected to have been worked. All overtime work must receive Management's prior authorization. Working more than 40 hours per week without obtaining express approval by Management may subject a non-exempt employee to disciplinary action, up to and including discharge. Non-exempt employees should not report for work more than 10 minutes before their scheduled starting time and should not stay at work for more than 10 minutes after their scheduled finishing time.

Paydays

All employees are paid weekly every Monday. Each paycheck will include earnings for all work performed through the end of the previous payroll period, less any advances and deductions. In the event that a regularly scheduled payday falls on a day off (such as a holiday), employees normally will receive pay on the closest day of work to the regularly scheduled payday. If a regular payday falls during an employee's vacation, the employee's paycheck will be available upon his or her return from vacation.

Administrative Pay Corrections

MyBIZ takes all reasonable steps to ensure that employees receive the correct amount of pay in each paycheck, and that employees are paid promptly on the scheduled payday. In the event that there is an error in the amount of pay, the employee should promptly bring the discrepancy to the attention of the Management so that corrections can be made as quickly as possible. Errors on time cards that have been signed and initialed will be corrected on the following payday. Payroll processing errors will be corrected as soon as possible.

Performance Evaluation

Management and employees are strongly encouraged to discuss job performance and goals on an informal, day-to-day basis. Formal performance evaluations are conducted at the end of the introductory period. Thereafter, periodic performance appraisals should be completed at least once per year on or about June 30th (and may be completed more often where extra counseling appears appropriate).

Emergency Closing

At times, emergencies such as severe weather, fires, or power failures may disrupt company operations. In extreme cases, these circumstances may require the closing of a work facility. When operations are officially closed due to emergency conditions, the time off by non-exempts will be unpaid (and time off of full workweeks for exempts also will be unpaid). However, with Management approval, employees may use available paid leave time, such as unused vacation benefits, to cover the lost time. If the closure is prolonged, employees may be eligible for unemployment compensation to assist them in replacing income lost due to the emergency closure.

Non-exempt employees in essential operations may be asked to work on a day when operations are officially closed. In these circumstances, those employees who work will receive regular pay (including overtime, where applicable).

Out Of Pocket Business Expenses

MyBIZ will reimburse employees for reasonable out-of-pocket business expenses incurred in the regular operation of the business in accordance with the employee's accountable plan arrangement with the company.

When approved, the actual costs of travel, meals, lodging, and other expenses directly related to accomplishing business travel objectives will be reimbursed by MyBIZ, if same is paid by an employee in accordance with the employee's accountable plan arrangement with the company. Employees are expected to limit expenses to reasonable amounts. The expense record must show the amount, date, place, what the expense was for, with whom the expense occurred and must be accompanied by a receipt, voucher or other source document. Employees should contact management for guidance and assistance on procedures related to expense reports and reimbursement for specific expenses.

Employees who are involved in an accident while traveling on business must report the incident to management, as soon as practical.

Abuse of this business expenses policy, including falsifying expense reports to reflect costs not incurred by the employee, can be grounds for disciplinary action, up to and including termination of employment.

EMPLOYEE BENEFITS

Introduction

Very brief overviews of our existing benefit programs are contained in this handbook. However, many of the benefit plans (such as the insurance and profit-sharing plan) are covered by federal law (ERISA), which require a detailed Summary Plan Description (SPD) of the provisions of these plans. You will be furnished with a SPD for the plans for which you are eligible, and may review the full text of any of the plans by making a request to Management. Please note that the full text of the official documents will govern in the event of any conflicts or ambiguities with any summaries (including any summaries provided in this handbook).

While we hope that this Manual will provide some basic background information about program participation requirements, some of the requirements may be rather technical or confusing. Management will be happy to provide further information about each of the programs for which you are eligible. Feel free to ask if you are not sure. MyBIZ reserves the right to alter, modify or eliminate its benefit plans at any time, as well as to administer and interpret all aspects of such plans to the fullest extent of discretion permitted by applicable federal or state law. Significant changes in plan with vested benefits ordinarily will not be retroactive, unless permitted by applicable law.

All employees, regardless of classification, are eligible for Social Security contributions on their behalf; are covered by Workers Compensation insurance if injured on the job; and are covered by unemployment compensation insurance if their employment is terminated through no fault of their own or were laid off due to lack of work. In addition to these benefits, employees who are permanent part-time employees also may be eligible for the company SIMPLE plan if they meet certain minimum requirements defined by federal law.

Regular full-time employees are eligible for each of the benefit programs of MyBIZ which are listed below, subject to eligibility requirements and any limitations or conditions of each program.

- Social Security Coverage
- Workers Compensation Coverage
- Unemployment Compensation Insurance
- SIMPLE Plan
- Health Insurance

Health Benefits Continuation
Life Insurance
Holidays
Education Assistance
Vacation and Other Forms of Leave (see Absences Section)

Social Security Coverage

Every pay period, you and MyBIZ will contribute a significant percentage of your wages (currently about 7.65% each) into the Social Security system, including Medicaid. This money provides certain important benefits for each employee. The benefits offered by Social Security include disability payments and medical insurance for you if you become totally disabled for any reason prior to normal retirement; survivor benefits to your spouse and minor children if you die; and also retirement benefits and health insurance for you and your spouse when you reach retirement age. Information about available Social Security benefits may be obtained from your nearest Social Security office. Some general information also is available from management.

Workers Compensation Insurance

MyBIZ is required to purchase workers compensation insurance on each employee, at a substantial annual cost. This insurance provides important benefits to an employee who sustains an on-the-job injury while doing work for MyBIZ. Benefits provided include: payment of all costs of medical care needed for the injury (including necessary rehabilitation); payment of temporary disability payments during the time that the employee cannot work due to the injury; certain lump sum payments for any permanent residual disability which may limit future employment prospects of the employee; and payment for retraining if the employee is unable to return to the former occupation. The benefits are administered by the state workers compensation court (with benefits other than medical payments usually being established through a schedule fixed by the court). The forms needed to apply for such coverage are available from management, and will be filed for you upon prompt notice of any on-the-job injury. Certain strict time limits apply on these claims, so it is very important to give prompt notice of any injuries to management.

Unemployment Compensation Insurance

MyBIZ pays premiums to the state unemployment insurance fund in order to provide unemployment insurance for its employees. This fund is designed to pay for unemployment benefits in cases where the employee is out of work through no fault of his/her own. Benefits are available when employment is terminated or suspended as a result of a layoff due to lack of work, and also may be available where employment is terminated due to inability of the employee to perform assigned work despite earnest effort to meet expectations. Benefits also may be available if the employee left due to a substantial alteration in pay or working conditions. Claims for unemployment compensation are handled through the offices of the State Employment Service, which make an initial assessment of the claim, and then can hold hearings if there is a question or dispute about whether the employee is eligible for benefits.

The Pension Plan

All categories of employees of MyBIZ are eligible to participate in the company sponsored SIMPLE IRA Plan, if they successfully complete the 90 Introductory period and either earn \$X,000 annually or can be expected to earn \$X,000 in a year. The SIMPLE IRA Plan is governed by the plan documents furnished to each eligible employee during the annual enrollment period between November 1st and December 31st or at the end of the completion of the 90 day Introductory period in the case of new employees. Each eligible employee may elect to either participate or not participate in any given year. Once the election is made for any year, it may not be changed until the next enrollment period.

The eligible employees are fully vested in the plan immediately upon enrollment. Upon termination, the funds are fully available to the terminating employee.

Health Insurance

MyBIZ will pay the monthly premium for health insurance coverage for regular full-time employees once they have successfully completed their 90-day introductory period.

Information about the health insurance plan is available from the Management. New employees who have been (or still are) covered by other health plans within 24 months of hire should obtain a certificate of prior coverage from their old plan, as this prior coverage may allow the employee to join MyBIZ's plan without exclusion of pre-existing conditions (or could

reduce the time period during which the exclusion applies), depending on whether a significant break in prior coverage has occurred.

Health Benefits Continuation By State Law

State law gives employees and their qualified beneficiaries the opportunity to continue their existing health insurance coverage under MyBIZ's health plan for a period of time after the occurrence of a "qualifying event" which otherwise would result in the loss of coverage. Some common qualifying events are termination of employment (whether by resignation, layoff, discharge or even death); a substantial reduction in an employee's hours; an extended non-FMLA leave of absence; or legal separation or divorce of the employee and his/her spouse. The employee will be responsible for the payment of the premiums during this period of time.

When such a qualifying event occurs, MyBIZ will notify the employee of the right to continue health insurance coverage under State Law, as well as the time limits and triggering events that are applicable in order to continue coverage. To continue coverage, the employee (or beneficiary) must timely elect to exercise their State rights and must timely pay the total premiums required for coverage as well as any appropriated administrative fee.

Upon request, MyBIZ also will provide a written notice to covered family members that describes their separate rights under State Law (such as the rights of a divorced spouse to continue coverage by payment of applicable premiums). It is very important to keep management advised of changes within the family unit, so that the appropriate notices may be sent in a timely manner.

Life Insurance

Regular full-time employees will be covered in the life insurance program of the health insurance. All premiums are paid by MyBIZ for the appropriate level of coverage. Details about this insurance plan may be obtained from Management.

Holidays

MyBIZ observes the following holidays:

New Year's Day (January 1)

Memorial Day (last Monday in May)

Independence Day (July 4)

Labor Day (first Monday in September)

Thanksgiving (fourth Thursday in November) and the Friday after Thanksgiving

Christmas Eve (December 24)

Christmas (December 25)

New Year's Eve (December 31)

MyBIZ will grant paid holiday time off to all regular full-time employees.

Holiday pay will be calculated based on the employee's straight-time pay rate (as of the date of the holiday) times the number of hours the employee otherwise would have worked on that day. To be eligible for holiday pay, employees must work the last scheduled day immediately preceding the holiday, as well as the first scheduled day immediately following the holiday.

If a recognized holiday falls during an eligible employee's paid absence (such as vacation or sick leave), the absence for this day shall be credited to holiday pay instead of the other leave account. For example, if the employee is on vacation over the Memorial Day holidays, he would not be charged for a vacation day for Memorial Day and would instead receive regular holiday pay for that holiday.

If eligible non-exempt employees work on a recognized holiday, they will be paid double time for all hours worked on the holiday in lieu of receiving holiday pay.

Educational Assistance

This benefit is not applicable to employees of MyBIZ.

LEAVES AND APPROVED ABSENCES

The purpose of this Section is to identify the common reasons that employees request time off work, and to provide some guidelines on when MyBIZ will treat such absences as excused (so that no disciplinary action will be taken for the absence). Obviously, not every possible situation can be envisioned or identified, and MyBIZ retains the right to decide whether a particular absence should be excused in any particular situation.

General Guidelines On Attendance

Certain types of leave are required by federal or state law. These types of leave include leave to obtain treatment for work-related injuries; military leave; time needed to vote; and appearance in court for jury duty or in response to a subpoena. MyBIZ will grant an approved absence if an employee needs leave for these reasons, upon receipt of a timely notice for such leave; proper verification of the need for such leave; and completion of any necessary forms and paperwork for the leave.

In addition to these government-required leaves, MyBIZ realizes that times will arise when an employee may need to take time off from work because of minor illness or in order to attend to various civic, personal or family matters which cannot be handled outside of the normal work day. By the same token, when an employee misses work (especially if the work cannot be made up), this creates a hardship on MyBIZ and on other co-workers who need to cover for the employee. Repeated absences, even for what may appear to the employee to be good reason, may result in disciplinary action.

Before MyBIZ will consider making an effort to accommodate a request for time off from work for absences which are not covered by federal or state laws, MyBIZ needs to receive as much advance notice as possible of any anticipated absence. Requests for time off are more likely to be approved where considerable advance notice is given; the reason for the absence is legitimate and verifiable; the nature of the absence requires that the employee miss all or part of the normal workday; the employee has presented a workable plan for making up missed work and/or can propose a workable redistribution of their work to others during the absence; and the employee has remaining paid leave time available which may be applied to the absence. Where the employee has given little or no notice of the absence and the absence was avoidable with reasonable care (e.g., forgot to set alarm or

overslept), the absence is very likely to be treated as unexcused - even if the employee is allowed or required to make up the time.

Employees should keep the following factors in mind in requested time-off from work:

1. If we didn't need you at work, we would not have hired you. Thus, every effort should be made to keep any absences from work to a bare minimum.
2. Any situation where the employee is absent from the job during the normal workday (including situations where the employee comes in late, leaves early, takes a long lunch period, or leaves/returns at some point during the workday) is treated as an "absence" unless it falls within an applicable grace period.
3. Most employees will be allowed an occasional 5-10 minute grace period at the start of the day to allow for occasional traffic problems or weather delays if the time is made up during the same day. Check with management as certain jobs have very strict reporting times. Likewise, in situations where common sense dictates that the employee should have used extraordinary effort to show up on time (such as for an important customer meeting), no grace period will apply.
4. Employees who abuse grace periods may be subject to disciplinary action, even if the time is being made up. If you discover that you are consistently having trouble reporting at a particular time, you should talk with management BEFORE getting into disciplinary trouble.
5. Good reason and advance notice must be given for any non-emergency absence, or the absence will NOT be treated as excused.
6. Even if good reason (in the eyes of the employee) may have been given to request time off, MyBIZ retains sole discretion to decide whether or not to excuse the absence (unless approval of the absence is required by applicable state or federal law).
7. Requests for time off may be denied based upon such factors as existing workloads; earlier leave requests by others in the group; and your own prior work history, attendance and disciplinary record. In this Company, employees who rarely miss work are more likely to receive special consideration than employees who are often absent or late or employees who don't work very hard when they are here.

8. Failure to provide as much advance notice as possible of a proposed absence may result in denial of permission for the absence or insistence that the absence be postponed to a later date.
9. Except for true emergency situations, non-scheduled absences are not acceptable and will result in the absence being treated as unexcused.
10. Any unexcused absence (whether for a foreseeable or emergency absence) is grounds for disciplinary action. The degree of discipline to be imposed will depend on the prior work history of the employee; the promptness of the employee in providing notice (even if belated); the justification provided for the absence; and the attitude displayed by the employee in the situation (demonstration of defiance, insubordination, or lack of concern over compliance with company rules will be dealt with more severely than where the employee demonstrates sincere concern over the absence and has a concrete plan in place to prevent future absences).
11. The issue of whether the absence will be excused is different from the decision on whether the absence will be paid. Unless the employee has available paid leave time which applies to the absence, or the time can be made up, the time missed will be treated as unpaid if the employee is non-exempt (if exempt, the employee only will be docked for absences of one day or more).
12. Once paid leave time of a particular type has been exhausted, any additional leave granted for the same reason normally will be unpaid. Thus, if an employee has already used all available bereavement pay for the year, the employee may be granted permission to miss work to attend a funeral of a different relative - but the employee will not receive any paid leave for the time missed.
13. The employee must meet all conditions for the leave in order to be entitled to the leave. If you falsify the reasons for a leave request, you can be fired immediately.
14. Employees will not be permitted to carry over any unused paid leave days.

Funeral Leave

Employees are provided with a maximum of three days of paid bereavement leave per year. Bereavement pay is payable only for the time which the employee needs to miss work in order to attend the funeral of one of the following relatives: the employee's spouse, father, mother, father-in-law,

mother-in-law, child, step-child, sibling, grandparent or grandchild. Bereavement pay is calculated based on the base pay rate at the time of absence, and will not include any special forms of compensation, such as incentives, commissions, bonuses, or shift differentials.

In order to allow an employee to deal with the particular trauma of the death of the employee's spouse or minor child, MyBIZ normally will allow the employee to take additional time off (either by granting an unpaid leave of up to two additional weeks or allowing the employee to apply up to two weeks of accrued vacation time to the absence). The employee should coordinate with the management, if the employee wishes to obtain extended leave in such instances.

Requests for funeral leave must be made as soon as the employee is aware of the need for leave, and must include appropriate information to allow MyBIZ to verify the need for the leave (including full name of the deceased, relationship to the employee, as well as name/address and phone number of the funeral home). Fraudulent requests for funeral leave are grounds for immediate discharge.

MyBIZ also realizes that employees may wish to attend funerals of other persons (including close friends or family members beyond the immediate family) after the available bereavement pay for the year has been used. In such cases, if workloads permit, MyBIZ may allow the employee to take up to 3 days off without pay to attend the funeral or to apply vacation days to the time off (up to a maximum of 3 days). As a general rule, if the funeral is within 75 miles of the facility, no more than one day of leave may be allowed. If the funeral will take place over 75 miles from the facility, additional leave time may be granted (up to 3 days of leave).

Military Leave

MyBIZ will comply with all applicable legal requirements regarding leave for employees who are absent due to military service. If you are going to be absent due to military service, please check with Management so that arrangements can be made for such leave.

Jury Duty Or Court Appearances

MyBIZ will grant leave to regular full-time employees who must be absent due to jury duty. MyBIZ may require proof of such court attendance. Employees on jury duty will receive their regular compensation, less jury pay, for the first five working days of any such service.

Additional jury duty time beyond five working days will be unpaid (unless the employee chooses to apply available accrued leave time to the absence). However, any absence for jury duty will be considered to be excused, and during the period of jury service the employee will be treated in the same manner as any employee on unpaid personal leave. If an unpaid leave will present an undue hardship to the employee, the employee should advise the court of this fact at the time of jury selection.

Employees who wish to make court appearances in their own litigation should make advance arrangements to request time off for such appearances. Vacation time normally may be applied to the absence, if such time is available and advance arrangements have been made. Employees should be aware that court dates normally are set several weeks in advance. Failure to request time off in a timely manner may be viewed as grounds for denial of the leave and/or denial of the application of vacation time to the absence. As a result, employees may be well advised to inform their counsel of the need to receive timely notice of any court appearances (because "emergencies" created by neglect of counsel are not viewed as genuine emergencies by MyBIZ).

If the employee is subpoenaed to appear on behalf of another person in litigation to which the employee is not a party, the employee should follow the usual procedures for requesting personal time off. Absences for such appearances will be unpaid, unless the employee is permitted to apply accrued vacation time to the absence.

If an employee appears as a witness on behalf of MyBIZ in any litigation, the time spent will be treated as working time and will be paid.

Voting Time

Most employees have adequate time to vote before or after work hours. If special arrangements need to be made to arrange adequate voting time, employees should request adjustment of their work schedules at least one day before the date of the election. Please contact Management to make such arrangements.

Job-Related Injury Leave

An employee who sustains an on-the-job injury will be granted a leave of absence while the employee is temporarily unable to perform the duties of his job. This leave can be extended for as long as the period of temporary disability continues.

The injured employee has the responsibility of advising the treating physician(s) of the essential physical requirements of the job (or, where

applicable, mental requirements), so that the physician can have the necessary information to assess when the employee will be able to return to work. The employee should contact Management to obtain a description of the essential functions of the job in question, and must promptly provide the same to all treating physicians. In addition, the employee may be required to provide a release to Management to contact the treating physician to obtain appropriate additional information needed to assess the ability of the employee to work.

In most cases, the opinion of the treating physician will be sufficient to allow leave to be granted. However, on occasion, the assessment of the treating physician may be called into question. Such situations frequently arise where the employee has chosen to see a chiropractor or general practitioner who primarily handles workers compensation and car wreck claims, instead of a board-certified specialist in the type of injury sustained (such as a certified hand surgeon for a hand injury, or orthopedic specialist for a bone/joint injury, or neurologist for a nerve injury). Thus, employees who wish to avoid delays or unnecessary complications in the resolution of their claims may find that their claims will be handled more easily if they choose to obtain treatment from a recognized specialist in the area. While this does not guarantee that no differences of opinion will arise between their treating physician and physician hired by the insurance carrier to conduct an independent exam, such disputes tend to be less frequent and less severe when a recognized specialist is used for treatment of the injury.

When the ability of the employee to return to work has been called into question, MyBIZ reserves the right to condition additional leave upon prompt cooperation in an Independent Medical Examination or cooperation by the employee in the prompt presentation of the issue to the Court for decision.

While the employee is recuperating, the employee should be aware that MyBIZ has a limited ability to accommodate requests for temporary light duty. In situations where the doctor does not believe that the employee has recovered sufficiently to be given a full release to return, the employee should request that the doctor contact MyBIZ to determine whether work can be provided which will meet the restrictions that the doctor believes to be necessary. On occasion, temporary light duty work only will be available in a different job classification, and MyBIZ reserves the right to offer temporary re-assignment to this position (with or without any change in pay) in order to allow the employee to return to work. Failure to accept a temporary light duty assignment can lead to termination of temporary disability pay, and may result in a ruling by the court that the remainder of any leave will be without pay.

Once the employee has reached maximum medical improvement, the treating physician will issue a final impairment rating to assess if there is any residual permanent impairment. At this point, the employee also will be released from further medical care, but this release may be with or without restrictions. When this final release is made, the employee must bring a copy of the doctor's report to MyBIZ. If released without restrictions, the employee will be reinstated to his former position as quickly as possible (except in cases where the job has been eliminated and/or persons of like status are on layoff status). Where restrictions have been imposed, MyBIZ will assess whether reasonable accommodations are available which would permit the employee to perform his prior job, or whether other jobs are available which the employee could do with the restrictions imposed. On occasion, the injury may have been so severe that reinstatement is not possible. In such circumstances, MyBIZ will make efforts to assist the employee in pursuing any retraining available under the workers compensation laws or to assist the employee in seeking a total disability determination from Social Security.

Vacation Benefits

Paid vacation time off is available to regular full-time employees to provide them with time away from work to attend to family matters or other personal pursuits. The amount of paid vacation time that employees will receive is governed by the years of service that they have accumulated.

A year of service for vacation purposes is calculated starting with the date of hire and normally will run for twelve consecutive months thereafter (so each year of service typically will coincide with the anniversary date of the employee). However, the anniversary date may be adjusted for leaves of absence in excess of one week (unless otherwise prohibited by law).

Vacation benefits accrue as follows:

Vacation pay is paid at the employee's base pay rate at the time of vacation. It does not include overtime or any special forms of compensation such as incentives, commissions, bonuses, or shift differentials. Paid vacation time typically is scheduled in minimum increments of one-half day. Each full-time employee with at least one year of service will receive 5 pro-rated working days of vacation for a full year of service in addition to any scheduled Christmas break which may or may not be declared by Management, depending on the work load at the time. This bonus time, should it be declared, will be adjusted in accordance with the Christmas and New Year's holiday in any calendar year and should be considered by employees as bonus time off.

Vacation may be scheduled as follows:

Vacation requests must be submitted to Management for approval at least one month in advance of the date desired.

Unused vacation time may not be carried from year to year. At termination, accrued vacation is unpaid.

Short Term Personal Time Off

For the purposes of the time-off and sick pay provisions of this section, members of the immediate family will be considered to be the spouse of the employee, and the parents, children and siblings of the employee. Relatives by marriage (in-laws) are not covered, nor are relatives beyond the immediate family.

Procedure for Foreseeable Absences:

If an employee desires non-emergency time off work for personal reasons related to care of the employee or member of the employee's immediate family, the employee must apply to the management for permission to take time off as soon as the need for the absence is known and provide full details regarding the proposed date/time of the absence, the reason for the absence, how the employee proposes that missed work will be made up, or what type of leave is proposed to be applied to the absence. An example might be to take an afternoon off work so that a child may go to the orthodontist to be fitted for braces on the teeth.

Every effort must be made to coordinate the scheduling of the proposed absence with the management so as to cause the least possible disruption of the business. Subject to work requirements, an excused absence usually will be granted if at least two weeks notice of the absence has been given and work schedules can be re-arranged so that missed work can be made up without undue disruption of the business operations. Normally, non-exempt employees will need to be able to make the work up within the same work week (so that overtime problems will be avoided). In essence, this results in a one-time flextime arrangement (and can be made in a variety of ways, including trading shifts or days off with another employee, or working early or late on certain days to make up the missed work).

Permission also may be granted if a request is made at least two weeks in advance and vacation pay can be applied to the absence (so long as this does not conflict with the scheduled vacation of another employee) or the employee has available sick pay time which may be applied to the absence (i.e., the absence is a type which qualifies for sick pay).

Where no paid leave is available and/or where the work cannot be made up, permission for time off is within the sole discretion of MyBIZ. Unless the employee offers an exceptionally good reason for the absence, and has consistently maintained an excellent work history, additional time off is unlikely to be approved in these remaining cases.

Severe disciplinary action may be imposed (up to and including discharge) where:

- The employee fails to seek or obtain timely advance permission for foreseeable absences;
- The employee fails or refuses to make reasonable efforts to accommodate the business needs of MyBIZ or legitimate expectations of co-workers;
- The employee fails to report to work after permission for time off has been denied or postponed due to unwarranted delays by the employee in providing proper advance notice of the absence.

Procedure for Emergency absences:

Unscheduled absences create very severe headaches for any company. Such absences should be kept to a bare minimum, and reserved for truly serious matters that could not be foreseen and could not have been avoided (even with advance planning by the employee).

If an emergency situation arises, the employee must immediately contact the supervisor to advise of the reasons for the absence and request permission to take time off. If the information provided is insufficient to satisfy the supervisor that the absence was due to an unavoidable emergency, the absence may be treated as unexcused (or a decision may be postponed pending receipt of further information). Sick pay may be applied to such emergency absences, if the absence otherwise would qualify under the sick pay policy. Vacation time normally cannot be applied to unscheduled absences (although, in the case of extended emergency absences due to severe injuries or illness, MyBIZ may elect to waive this limitation).

Differences between exempts and non-exempts:

As a general rule, non-exempt employees who take time off for personal or family-related absences will not be paid for the time missed (unless the time was permitted to be made up).

Exempt employees usually will be expected to make up work missed by partial days of absence during a work week. As a result, MyBIZ normally will not dock exempt employees for partial days of absence, except in situations where the frequency and duration of the absences make it unlikely that the time can be made up. However, exempt employees are subject to being docked for absences of one full day or longer due to illness or injury, unless they have appropriate leave time available which may be applied to the absence.

Sick Pay

Regular full-time employees will accrue sick pay at the rate of 0.42 of a day (pro-rated to be 5 days per year) for every full month of service after completion of the initial Introductory period. Sick pay will be calculated based on the employee's base pay rate at the time of absence, and will not include any special forms of compensation, such as incentives, commissions, or bonuses.

The amount of sick pay that will be charged back against the employee's accrued sick time will be based upon the time actually missed from work. Time is charged based upon minimum increments of one hour.

Unused sick pay may not be accumulated and carried over from year to year. Any sick leave days that are unused at time of termination will expire, and employees will not receive any extra compensation for any remaining days in their leave account. Sick pay may not be applied to absences for which the employee is receiving compensation for lost wages under some other insurance program (including workers compensation).

Regular full-time employees may apply accrued sick leave to an absence due to their own illness or that of a member of the employee's immediate family, subject to the provisions of this policy. To be treated as an eligible absence to which accrued sick pay may be applied, the absence must be:

- Due to a verifiable illness or accident of the employee or member of his immediate family.

- Advance notice and permission must have been obtained for the absence and/or the employee called in and obtained permission for emergency time off.
- The employee has provided any required doctor's certificates.
- The employee has completed necessary paperwork applicable to the absence.

Personal Leaves

Leaves of absence may be granted to allow the employee to handle personal, family, educational or religious matters that cannot be handled during regular vacation time off. The decision to grant or deny the leave is within the sole discretion of MyBIZ (based upon a number of factors, including the amount of time requested; whether vacation time was available which could have been used in lieu of asking for added time off; the reason for the request; whether the leave will benefit MyBIZ in any way; the prior work history of the employee; the hardship to MyBIZ if the leave is granted; and related factors).

Employees are not eligible to apply for a personal leave until after they have completed three full years of service. Except in extremely unusual circumstances, no employee will be granted more than one extended personal leave (i.e., leave in excess of one week) in any three-year period. All such leaves will be unpaid; no benefits will accrue during any extended leave; and the employee will be required to reimburse MyBIZ for health insurance premiums during any extended leave, in the same manner as required for state law extension of benefits.

Comp Time Scheduling

All regular full-time employees will be entitled to paid compensatory time off for Saturdays worked. When Saturday work is required, the Comp day must be taken in the week that follows the Saturday worked. Comp time may not be carried forward from year-to-year.

Paternity / Maternity Leave

Requests for time off due to pregnancy-related disabilities will be treated in the same manner as requests for leave due to other non work-related disabilities.

Requests by the mother or father for leave to care for a newborn baby (or for a newly-adopted child) will be considered in the same manner as any other request for an unpaid personal or family leave.

SAFETY

Safety Requirements

Nobody wants to be hurt on the job. It is the duty of all employees to see to it that their work areas are free from safety hazards. Any employee who observes a situation that constitutes a danger or hazard must report the problem to management immediately.

Only authorized employees are permitted to operate any MyBIZ equipment or motor vehicles. Authorization to operate the equipment or vehicles will be granted by management only after training in the operation of the equipment or vehicles has been successfully completed and a demonstration of competence is shown by the employee.

Equipment Maintenance And Use

Equipment is expensive and may be difficult to replace. When using equipment, employees are expected to exercise care, perform required maintenance, and follow all operating instructions, safety standards, and guidelines. You should notify management if any equipment, machines, tools, or vehicles appear to be damaged, defective, or in need of repair. Prompt reporting of damages, defects, and the need for repairs could prevent deterioration of equipment and possible injury to employees or others. Management can answer any questions about an employee's responsibility for maintenance and care of equipment or vehicles used on the job.

The improper, careless, negligent, destructive, or unsafe use or operation of equipment or vehicles can result in disciplinary action, up to and including termination of employment. Likewise, violation of Company safety rules is considered a serious matter, and also will result in disciplinary action (up to, and including, discharge).

Floors and work areas are to be clean. Loose fitting clothing or long hair must be safely secured before operating any machines with moving parts.

"Safety First" Policy

No employee should perform any task that he sincerely believes will create a serious safety hazard to himself or others. If orders are given to perform a task which the employee believes in good faith to create a serious safety risk, the employee **MUST** inform Management of his concerns. Pending further

review, the employee should not perform any task that the employee reasonably believes to be unsafe. Instead, the employee should request reassignment to other tasks, or request permission to return home if no other work is available.

Common sense should be used in any refusal to perform an assigned task on the grounds that it is seriously unsafe to do so. For example, if an employee is to drive a Company car on a trip, and discovers that the front passenger safety belt in an automobile is not functional (but knows that no passengers are to be taken on the trip and/or the passengers can sit in the back seat), the absence of an operational front passenger safety belt would not be deemed to be good grounds for refusal to take the trip. On the other hand, if the driver's side safety belt was not functional, this would be good grounds to refuse to make the trip unless a different vehicle was furnished or until the vehicle's safety belt could be repaired. Similarly, if the safety belt didn't seem to be working correctly, the employee could delay the trip in good faith while the belt was being checked out (even if it ultimately was determined that the belt was functional). Of course, MyBIZ reserves the right to take discipline against employees who raise bogus safety claims in bad faith (for reasons such as avoiding work, making trouble, or defying a supervisor).

Accident Reporting

If you witness an accident involving a co-worker, notify Management immediately. If you can do so without serious risk of injury to yourself, promptly take steps to safeguard your co-workers and company property. This will set in motion the sequence of events necessary to insure that no further harm can occur, that first aid may be rendered, transport to emergency care locations can be swiftly arranged for, and that any necessary paperwork for insurance and treatment of the accident/injury victim can be obtained.

Likewise, if you sustain any accidental injury at work, no matter how minor, you should notify your supervisor immediately so that MyBIZ may complete federally required job safety forms and make an assessment of whether you should be sent for emergency medical treatment. By promptly notifying MyBIZ of job-related injuries, you also will protect your rights to workers compensation benefits in the event that the injury is more serious than first suspected.

No Weapons Policy

MyBIZ does not permit employees to possess any firearms or other weapons on Company property (including in cars parked on its premises). Do not bring weapons onto our premises without our express consent. Employees who have

a license to carry, or who are licensed deputies, may receive special permission from MyBIZ for such weapons, if a valid reason can be presented for doing so. Any permission is in the sole discretion of MyBIZ, and can be revoked at any time.

Security Inspections

MyBIZ wishes to maintain a work environment that is free of illegal drugs, alcohol, firearms, explosives, or other improper materials. Desks and other Company property remain the sole property of MyBIZ. Accordingly, employees are on notice that these areas may be inspected by any agent or representative of MyBIZ at any time, either with or without prior notice. Nothing should be stored in such areas that the employee does not wish to have inspected. Drug and/or alcohol testing may be required under certain circumstances, as set forth below.

Drug And Alcohol Use

It is MyBIZ's desire to provide a drug-free, healthful, and safe workplace. To promote this goal, employees are required to report to work in appropriate mental and physical condition to perform their jobs in a satisfactory manner.

While on MyBIZ premises and/or while conducting business-related activities off MyBIZ premises, no employee may use, possess, distribute, sell, or be under the influence of alcohol or illegal drugs. MyBIZ, in its discretion, may permit limited use of alcohol at Company-sponsored functions (such as a Christmas party or picnic), under the condition that employees closely monitor their own consumption and that of any guests to insure orderly behavior, and under the further condition that a designated driver will be used. Similarly, MyBIZ may permit certain employees who entertain customers in the regular course of their work to engage in limited use of alcohol, under the same conditions.

The use of prescribed drugs is permitted on the job only if it does not impair an employee's ability to perform the essential functions of the job effectively and in a safe manner that does not endanger other individuals in the workplace. Employees must notify their supervisor if they are taking any prescription medication that carries any warning that the medication should not be used while operating machinery or equipment, so that a determination may be made as to whether the employee can be allowed to work.

Employees may not report to work under the influence of alcohol or any illegal drug. If an employee believes that he/she may have a substance dependency or abuse problem, the employee is encouraged to discuss these matters with management. Employees may request approval to take unpaid

time off to participate in a rehabilitation or treatment program through MyBIZ's health insurance benefit coverage, provided that any abuse occurred off-premises and provided that the employee is not currently facing disciplinary action for violation of the drug policy.

Any employee who violates this drug and alcohol policy is subject to immediate termination. In the sole discretion of MyBIZ, the employee may be allowed to participate in a substance abuse rehabilitation or treatment program as a condition of continued employment. This option normally will be limited to situations where the consumption/use occurred off-premises and after-hours; where the employee has worked for MyBIZ for three years or more; and where the employee has a prior established history of good work performance. If MyBIZ agrees to this alternative, any program will include the requirement that the employee agrees to abstain from use of the problem substance from that day forward; agrees to fulfill all of the requirements imposed by the rehab facility; agrees to periodic monitoring for a minimum of one year after return to work in order to ensure the employee is continuing to refrain from use of the problem substance; and agrees that violation of any of these conditions is grounds for immediate termination.

Drug / Alcohol Policy

General Policies on Drug/Alcohol Use

MyBIZ has a policy that prohibits any employee from reporting to work, or remaining on duty, with ANY detectable level of alcohol or illicit drugs in their bodies. It is the belief of MyBIZ that it will have a better workforce if MyBIZ discourages any use of illicit drugs by its employees. Likewise, it is the belief of MyBIZ that it will have a better workforce if it discourages any use of alcohol by employees at a level which is still detectable in their blood/urine when such employee reports to work. Therefore, MyBIZ has chosen to adopt a "no detectable level" standard - rather than a standard based upon perceived intoxication and/or levels above a certain permissible limit. All employees should be on notice that, if they choose to use illicit drugs or engage in the habitual use of alcohol (even during off-duty hours), they are likely to report to work with detectable levels of such substances - and severe disciplinary action will be taken against them for violation of MyBIZ's drug/alcohol policy.

MyBIZ also has strong policies, which are set forth below, which prohibit possession/use/transfer of illicit drugs on Company property and which likewise restrict the possession/use of alcohol on Company property.

Finally, to ensure worker and customer safety, all employees who take prescribed drugs that may affect their mental or physical alertness are

required to report such information, in order to obtain clearance to work while using such prescribed medications. Details of this policy are set forth below.

a. No working while under the influence

It is the policy of MyBIZ to prohibit employees from reporting to work with detectable amounts of alcohol or any non-prescribed controlled substances in their blood/urine; to conduct appropriate testing to verify whether such levels are present; and to require evaluation and treatment of employees found in violation of this policy as a condition of continued employment

b. Reporting of certain prescription drugs

MyBIZ requires employees to report to MyBIZ whenever they are taking any prescribed drugs that contain warning labels concerning effects on concentration; on sedation; or on the operation of machinery or motor vehicles. MyBIZ will assess the work of the employee, and the individual effects on the employee, in making a decision whether the employee should be placed on medical leave during the time when this prescription is required.

c. Prohibited conduct on Company property

It is the policy of MyBIZ to immediately discharge any employee who has any non-prescribed controlled substance in his/her possession on Company property; who transfers or sells any such substance to another person on Company property; or who accepts or purchases any such substance on Company property. It likewise is the policy of MyBIZ to discharge any employee who has alcohol in his possession on Company property (except for unopened containers kept at all times in trunk of the employee's locked personal vehicle). For the purposes of this Policy, Company property includes any Company vehicle.

Circumstances Under Which Drug/Alcohol Testing Will Occur

MyBIZ will conduct testing of employees and applicants under the following circumstances. Refusal of any employee or applicant to participate in such testing shall be considered grounds for termination.

a. Testing Based On Reasonable Suspicion of Violation

Whenever MyBIZ has a reasonable suspicion that an employee has violated the policy of MyBIZ, MyBIZ reserves the right to insist that

the employee submit to a drug/alcohol test as a condition of employment.

"Reasonable suspicion" means a belief that the employee has used, or is using, drugs/alcohol in violation of the policy of MyBIZ, based upon such factors as: observable phenomena, such as display of physical symptoms of usage of such substances while on duty or actual observation of such usage; reliable and corroborated reports by others that the employee has used forbidden substances while on duty; evidence that the employee has tampered with one or more prior drug/alcohol tests while employed with MyBIZ; or evidence that the employee has been involved in drug possession, use or sale while on Company property or while using Company equipment.

b. Post-Accident Testing

Whenever the employee has been involved in a work-related injury, or has damaged Company property, and MyBIZ has a reasonable suspicion that the accident occurred because of a violation by the employee of this Policy, MyBIZ reserves the right to require that the employee submit to a drug/alcohol test as a condition of continued employment.

c. Scheduled Periodic Testing

MyBIZ further reserves the right to conduct periodic drug/alcohol testing on a regularly scheduled basis for employees in designated departments, classifications or work groups. Normally, such testing will not be scheduled more often than annually.

d. Post-Rehabilitation Testing

Where the employee has had a confirmed positive test result, or has been sent to a drug/alcohol dependency program at the request of the employer (and/or paid in whole or in part by an employee benefit program), MyBIZ reserves the right to condition continued employment of such employee upon the taking and passing by the employee of follow-up drug/alcohol tests during a probationary period (which tests may be scheduled as many times as MyBIZ considers necessary within the two (2) year period after the employee's return to work).

Employees and Applicants Who Are Subject To Testing

All employees are subject to testing whenever they fall within one of the categories set forth in Section 2, above.

Substances Covered By Drug/Alcohol Testing

Employees and applicants will be tested for their use of alcohol (ethyl alcohol), and for their use of commonly-abused controlled substances, which (at the present time) include: Amphetamines, Barbiturates, Benzodiazepines, Opiates, Cannabinoids, Cocaine, Methadone, Methaqualone, Phencyclidine (PCP), Propoxyphene, and chemical derivatives of these substances. Common street or brand names of these substances include: speed/uppers; downers; tranquilizers, such as Valium; sleeping pills; pain killers, such as Demerol; morphine; heroin; marijuana/grass; angel dust; Quaaludes; coke; and opium. Because the listing of all possible drugs of abuse is quite lengthy, and changes from time to time, at the time of the test, interested employees should request a listing of all substances to be tested from the testing laboratory.

Employees should be aware that certain substances are detectable in the urine for several weeks after usage. Therefore, all employees are cautioned to be certain to advise testing lab employees of all prescription drugs taken in the past month before the test, and to be prepared to show proof of such prescription to testing lab personnel and/or Company officials.

Testing Methods and Procedure

All testing will be conducted by a licensed independent medical laboratory, which will follow testing standards established by the State of Ohio and/or federal government. Testing will be conducted on a urine sample provided by the employee to the testing laboratory under procedures established by the laboratory to insure privacy of the employee, while protecting against tampering/alteration of the test results.

Employees will be considered to be engaged at work for the time spent in taking any tests, and will be compensated for such time at regular rates.

MyBIZ will pay for the cost of the testing, including the confirmation of any positive test result by gas chromatography. The testing lab will retain samples in accordance with State law, so that an employee may request a retest of the sample at his/her own expense if the employee disagrees with the test result.

Consequences of Refusal to Undergo Testing

Employees and applicants who refuse to take testing that is requested under this Policy are subject to immediate discharge or withdrawal of the offer of employment. All personnel should be aware that refusal to take a lawfully requested drug/alcohol test, or testing positive on such a test, constitutes "misconduct" within the meaning of the Ohio Unemployment Compensation laws and will disqualify an individual from receipt of unemployment compensation.

Potential Adverse Personnel Action From Positive Test

If an employee tests positive on an initial screening test, the employee may be temporarily suspended while the confirmation test is being conducted. On receipt of the confirmation test, the employee is subject to disciplinary action, up to and including discharge. The type of discipline selected by MyBIZ will depend upon a variety of factors, including the prior work record of the employee; the length of prior employment; the prior accident and attendance record of the employee; the circumstances which led to the testing; and the proposals by the employee to address the problem.

Right to Explain Test Results

All employees and applicants have the right to meet with the testing laboratory personnel, and with MyBIZ, to explain their test results. These discussions shall be considered confidential (except that information disclosed in such tests may be communicated to management within MyBIZ or within the Lab who need to know such information in order to make proper decisions regarding the test results or regarding the employment of the individual).

Right to Review Records

Employees and applicants have a right to obtain copies of all test results from the testing laboratory, or from MyBIZ. When the individual disagrees with the test results, the individual may request that the testing laboratory repeat the test. Such repeat test shall be at the expense of the individual, unless the repeat test overturns the original report of the Lab, in which case MyBIZ will reimburse the employee for the costs incurred for the retest.

Confidentiality Requirements

All records concerning test results will be kept in medical files that are maintained separately from the personnel file of the employee/applicant. These test records cannot be used in any criminal or civil proceeding, except where such action has been brought by MyBIZ or involves a suit between MyBIZ and the employee, unless the records have been ordered released in accordance with a valid order of the Court.

The records cannot be disclosed to any other person by MyBIZ, in the absence of a Court Order, except where the employee/applicant has signed a release which specifically authorizes MyBIZ to disclose such records to the requesting person.

Except where testing is done as a part of a routine employee/applicant physical exam, testing laboratories may conduct testing only for substances included on the Disclosure list provided to the individual, and may not conduct general testing related to the medical conditions of the individual which are unrelated to drug/alcohol usage.

Available Appeal Procedure, Remedies and Sanctions

Employees and applicants may request a retest of their positive test results, within five (5) working days after notification by MyBIZ of such positive test result. This retest is at the expense of the individual, unless the original test result is called into question by the retest.

Where the employee/applicant believes that the positive test result was affected by taking of lawful or prescribed substances, the individual may be suspended without pay (or hire date postponed) pending receipt of confirming information to substantiate the claims of the individual. Normally, the individual will be provided no more than five (5) working days in which to provide this additional information.

Once MyBIZ has determined that there is insufficient evidence to indicate that the test results are inappropriate, MyBIZ will advise the individual of its decision concerning disciplinary and/or corrective action. Applicants have no further appeal rights.

If an incumbent employee disagrees with the decision of MyBIZ, the individual must present an alternative written proposal to the Management within five (5) working days of notification of this decision. Management, in his/her discretion, may adopt the original decision of MyBIZ, or may adopt the plan proposed by the individual, or may adopt such different plan as may

appear to be workable, The decision of the Management on such plan shall be final.

Once the Management has made a final decision regarding the plan that is acceptable to MyBIZ, the individual must notify the Management within three (3) working days whether he/she will comply with the terms of the plan. If the employee refuses to sign an agreement to be bound by the terms of such plan, the employee may be discharged.

Notice of Policy Changes

MyBIZ reserves the right to modify, alter or amend this Policy at any time, and for any reason. Therefore, employees are encouraged to periodically review the office mail system so that they can be aware of any changes or alterations in this Policy.

Policy Does Not Change "At Will" Status

All employees are considered to be employed "at will". This means that, under Ohio law, the employee may quit at any time for any reason and MyBIZ may choose to end the employment relationship for any time and for any reason.

Nothing in this Drug/Alcohol Policy is intended to alter in any way the "at will" employment relationship, or intended to create any contract of employment between MyBIZ and any employee.

Environmental Compliance

Employees who handle chemicals or other substances that may cause health hazards or industrial pollution must follow requirements on the handling and disposal of such materials. Material safety data sheets are posted and on file to insure that the information contained in them is readily available.

Employees are expected to observe and follow environmental and safety rules pertaining to these materials, and to take precautions to insure that such materials are not placed in unlabeled containers where inadvertent injury or pollution may occur.

FAMILY AND MEDICAL LEAVE ACT (FMLA) LEAVE

Not applicable to MyBIZ employees

Full time regular employees are eligible for an unpaid FMLA leave of absence after completion of twelve months of full-time service. Employees who are temporary, casual or permanent part-time workers also qualify for such leave if they have worked for MyBIZ for at least one year and have worked 1250 hours in the twelve months preceding the absence.

Leave may be requested for the employee's own serious health condition, or to care for a member of the employee's immediate family who has a serious health condition. In addition, FMLA provides certain leave to employees for the birth or adoption of a child (although such leave may be limited where both parents work for MyBIZ, so it is important to check with Personnel if this applies to your situation).

Under FMLA, members of the immediate family include: parents of the employee (or other persons who have been the functional equivalent of parents of the employee, such as guardians or step-parents), siblings of the employee, and children of the employee. Generally, FMLA leave is not available to care for other relatives, including relatives by marriage.

For purposes of FMLA, serious health conditions or disabilities include inpatient care in a hospital, hospice, or residential medical care facility; continuing treatment by a health care provider for a chronic serious health condition; and temporary disabilities associated with pregnancy, childbirth, and related non-permanent medical conditions.

Eligible employees are normally granted leave for the period of the disability, up to a maximum of 12 weeks within any 12 month period. Employees will be required to first use any accrued paid leave time before taking unpaid medical leave, and such time will be credited towards their total leave time.

In determining eligibility for leave, MyBIZ will employ the "look-back" method. Under this method, MyBIZ will look back to the preceding twelve month period of time to determine if the employee has met eligibility requirements, and also will look back in this period to determine whether the employee has exhausted the twelve-week leave entitlement.

Eligible employees should make requests for medical leave to Management at least 30 days in advance of foreseeable events, and as soon as possible for

unforeseeable events. A health care provider's statement must be submitted verifying the need for medical leave, and its beginning and expected ending dates. Any changes in this information should be promptly reported to MyBIZ. Employees returning from medical leave must submit a health care provider's verification of their fitness to return to work.

Employees who are absent for a work-related injury may have special rights to additional leave. Check with the Management to determine what leaves may be available to employees during periods of temporary disability. During FMLA leave, MyBIZ will continue to provide health insurance benefits on the same basis as provided before commencement of the leave (i.e., if the employee was required to pay a portion of the health insurance premiums before the leave, he will continue to be required to pay such premiums during the leave).

An employee on an extended FMLA leave should try to provide MyBIZ with at least two weeks advance notice of the date the employee intends to return to work. When a medical leave ends, the employee will be reinstated to the same position, if it is available, or to an equivalent position for which the employee is qualified. If an employee fails to report to work at the end of the medical leave, or fails to submit required status reports during such leave, MyBIZ will treat the employee as having resigned.

Employees also may be entitled to intermittent leave under FMLA, in order to obtain an ongoing course of treatment for a chronic serious health condition (such as radiation treatment, dialysis, or the like), or to bring a covered family member to such treatment where the employee's presence is necessary to provide care for the family member. In order to obtain intermittent leave, the employee should contact the Personnel Manager to fill out necessary paperwork and discuss the best ways to rearrange the work schedule to accommodate the leave. In the case of intermittent leaves, MyBIZ reserves the right to reassign the employee for the duration of the leave to another position where the intermittent absences can be accommodated more easily.

Normal sick pay rules will apply to routine FMLA-covered absences of several days duration. However, where the employee or family member has a chronic health condition which requires recurrent intermittent leave, the employee will be permitted to apply sick pay to such absence based upon increments equal to the actual amount of time missed from work, subject to the waiting period rules established by the sick pay policy.

BUSINESS OPERATIONS

Visitors In The Workplace

To provide for the safety and security of employees and the facilities at MyBIZ, only authorized visitors are allowed in the workplace. Restricting unauthorized visitors helps maintain safety standards, protects against theft, ensures security of equipment, protects confidential information, safeguards employee welfare, and avoids potential distractions and disturbances.

All visitors should enter MyBIZ at the main entrance. Employees are responsible for the conduct and safety of their visitors. If an unauthorized individual is observed on MyBIZ's premises, employees should immediately notify management or, if necessary, direct the individual to the main entrance.

Use Of Phone And Mail Systems

No personal long distance or collect calls may be charged to MyBIZ without the consent of MyBIZ.

Use of Company business telephones for personal business is discouraged. All calls using Company business lines may be monitored. Excessive use of Company-paid time to conduct personal business or make personal calls constitutes theft of Company time, and will be dealt with severely.

The use of Company-paid postage, envelopes or supplies for personal correspondence is not permitted. Similarly, the use of Company copiers, fax machines or computers for personal business is forbidden without permission.

Company internet or email accounts should be used solely for Company purposes, and employees should be aware that such use is NOT private and will be monitored. Work hours are for work, and any interruptions for personal business should be very brief and kept to a bare minimum.

Personal Appearance

Dress, grooming, and personal cleanliness standards contribute to the morale of all employees and affect the business image MyBIZ presents to customers and visitors. During business hours and at any Company functions, employees are expected to present a clean and neat appearance and to dress according to the requirements of their positions. Employees who appear for

work inappropriately dressed will be sent home and directed to return to work in proper attire. Under such circumstances, employees will not be compensated for the time away from work. Consult management if you have questions as to what constitutes appropriate attire.

Solicitation / Use Of Office Mail System

In an effort to assure a productive and harmonious work environment, solicitation or distribution of literature by non-employees on Company property is prohibited. This includes distribution of windshield fliers, or handouts in the parking lot or at building exits/entrances.

Employees may not solicit or distribute literature regarding non-business activities during actual working time (Working time does not include lunch periods, work breaks, or any other periods in which employees are not on duty). In making any solicitations, employees should remember our policies on courtesy, and avoid actions that may be viewed as harassment of others. MyBIZ reserves the right to prohibit solicitations which are offensive or in poor taste. Similarly, while occasional sales of items is permitted (such as school candy, Girl Scout or Campfire merchandise, and the like), employees are not permitted to carry out any recurring sales activity on Company property (including Avon, Tupperware and any other regular sales activity).

The Office Mail System will sometimes contain important information, and employees should consult it for:

Affirmative Action statements

Internal memoranda

Organization announcements

Payday notices

Workers' compensation insurance information

State disability insurance/unemployment insurance information

Other important office related announcements

Meal Room

The Kitchen is provided for employee use. Employees are responsible for cleanliness of these areas. A microwave, refrigerator, toaster oven, dishwasher, coffee maker and other small items are provided. All items in the

refrigerators must be removed before the weekend. Any items left in the refrigerator during the weekend will be thrown away.

Employee Suggestions

MyBIZ wishes to encourage innovation and improvement in all areas of our work. Ideas or suggestions for innovations will be welcomed by Management.

Personal Use Of Company Property

No personal use of company property is allowed without specific permission. MyBIZ tools, equipment, supplies, materials, or other products and property may not be removed from the premises under any circumstances unless you are specifically authorized to do so by management for a specific business reason.

DUTY TO AVOID CONFLICTS OF INTEREST

Employees have an obligation to monitor their conduct and personal associations in order to avoid actual or potential conflicts of interest. The purpose of these guidelines is to provide general guidance about the types of situations that may result in a conflict of interest. Contact Management for more information or questions about conflicts of interest.

A conflict of interest automatically is considered to arise when the employee who makes decisions on referrals by MyBIZ to a financial partner is placed in the position where such decisions may be influenced by any factors other than the best interest of MyBIZ, where a financial partner is defined as any member of any other professional field to which the clients of MyBIZ might be referred. Improper factors which may influence an employee to do business with a particular financial partner or client includes having a hidden ownership interest in the financial partner or client (directly or through a family member); accepting personal favors, tickets to sporting events, invitations to parties, or other special treatment for the client or financial partner; accepting offers of special jobs for relatives; and accepting kickbacks, bribes, "commissions" or other financial inducements in exchange for steering referrals to such financial partner or client or as a reward for having done so.

No Company employee may accept anything of monetary value in exchange for steering business to a particular client or financial partner (or as an inducement or reward for having done so). Likewise, no Company employee should permit a close relative or friend to accept anything of value from a client or financial partner in circumstances where it would be a conflict of interest for the employee to have accepted the benefit.

An additional area of potential conflict of interest would arise from an employee's disregard of the privacy policy of MyBIZ which states that no client information shall be released under any circumstances unless written permission from the client is obtained.

Where the employee becomes aware of an actual or potential conflict of interest, the employee is obligated to immediately disclose this fact. Such disclosure automatically is required when a relative goes to work for a client or financial partner with whom the employee regularly does business.

With proper and timely disclosure, MyBIZ may be able to make arrangements that will alleviate its concerns over possible conflicts of interest. However, MyBIZ retains the right to insist on elimination of the

conflict as a condition of continued employment. Where an employee accepts anything of value from a client or financial partner without immediate and prompt disclosure, or otherwise violates this policy, the employee will be subject to serious discipline (up to and including discharge). Where the employee received kickbacks or other payments of significant monetary value, MyBIZ reserves the right to seek repayment of any ill-gotten gains from the employee (or his relatives) and from the financial partner or client in question.

Outside Employment

Outside employment that constitutes a conflict of interest is prohibited. In order to assess whether a conflict of interest may arise, employees must notify Management when they are offered outside employment, and must obtain a clearance to take the position. Employees should be aware that business relationships change, and that MyBIZ reserves the right to withdraw such clearance at any time.

Employees normally will be allowed to hold outside jobs with companies that are not competitors, clients, suppliers or financial partners of MyBIZ, as long as they continue to meet the performance standards of their job with MyBIZ. All employees will be judged by the same performance standards and will be subject to MyBIZ's scheduling demands, regardless of any existing outside work requirements. If MyBIZ determines that an employee's outside work interferes with performance or the ability to meet the requirements of MyBIZ as modified from time to time, the employee may be asked to terminate the outside employment if he or she wishes to remain with MyBIZ.

Employees may not perform work for other companies, or for their own personal business ventures, on Company time. Likewise, employees may not use, sell or convey confidential business knowledge acquired while at MyBIZ to any third parties (regardless of whether still employed by MyBIZ or working elsewhere at the time that such information is conveyed).

Employees may accept minor gratuities (such as meals or minor tokens of appreciation, such as pens) from customers, vendors and suppliers, as long as the reasonable value is less than \$25.00 and as long as any such gratuities are accepted only on an sporadic basis. Employees are required to report an offer of goods, monies or services in excess of this amount, and likewise are required to report an effort by any financial partner, client or supplier to obtain confidential internal Company information (regardless of whether compensation is offered in exchange for such information, or the request is merely based upon "friendship", or "doing a favor for a buddy", or some other similar basis). For further information, consult the Conflict of Interest and Non-Disclosure sections of this policy.

Protection Of Confidential Information

The protection of confidential business information and trade secrets is vital to the interests and the success of MyBIZ. Such confidential information includes, but is not limited to, the following examples:

Employee information (including compensation, evaluations and the like).

Client lists

Client preferences

Financial information

Marketing strategies

Pending projects and proposals

Research and development strategies.

Employees who improperly use trade secrets or confidential business information, or who improperly disclose such information, will be subject to disciplinary action (up to and including discharge). Employees who regularly have access to highly-confidential information may be required to sign a specific acknowledgement of their non-disclosure obligations as a condition of employment, to serve as additional proof of their knowledge of these legal obligations to MyBIZ.

Regardless of whether any such signed acknowledgement is obtained, MyBIZ normally will have the legal right to insist on confidentiality of such information, even after the employee has gone to work for another company. Disclosure of confidential Company information to a future employer is strictly prohibited, and may subject the former employee (as well as the new employer) to suit for any damages resulting from the unauthorized disclosure. At termination, employees will be required to certify that they have returned all company documents and records (including any duplications of the same). To the extent permitted by law, final paychecks will be held pending receipt of this certification.

DISCIPLINE

If an employee fails to meet our overall expectations for performance of the job (including compliance with Company rules and procedures, as well as use of common sense and common courtesy), MyBIZ must decide whether imposition of discipline is likely to fully correct performance deficiencies and turn the employee into a desirable worker.

If MyBIZ does not believe that discipline is likely to turn the employee into a desirable worker, then the employee is subject to immediate termination. Instances where no disciplinary action is likely to be considered to be worthwhile include situations where, despite real effort, the employee simply cannot do the work assigned (whether due to lack of needed skills, lack of physical ability, personality issues, or other factors which the employee is likely to be unable to change within the time needed). Discipline also may be considered not to be worthwhile where the overall record of the employee is poor and/or the employee requires an excessive amount of supervisory time (e.g., management is often dealing with problems created by the employee, or often having to oversee the employee's work to get satisfactory work or effort, or often having to adjust schedules due to unexcused absences, tardiness or poor work effort by the employee).

In making the decision on whether to impose discipline, as well as what type of discipline to impose, MyBIZ considers the following types of factors: the severity of the particular offense in question (some acts are so serious that termination is the only viable option); the prior overall record of the employee (including the number of times that the employee has presented past disciplinary problems, even if different from the current offense, as there is a point where an employee becomes more trouble than she/he is worth); the effect of the offense/discipline on the morale of other employees in MyBIZ; the effect of the offense/discipline on those who do business with MyBIZ; and whether the employee has demonstrated an overall aptitude, ability and willingness to satisfactorily perform assigned job duties (so that it makes sense to devote scarce supervisory time and resources towards working with the employee to try to correct the problems).

MyBIZ believes in treating every employee as an individual, and in assessing each particular situation to determine the disciplinary action to be taken. On occasion, this may mean that an employee will receive greater or lesser discipline for a particular offense than someone else (in most cases, this arises when one person has a clean disciplinary record and has been doing excellent work for several years, while the other is a short-time employee who

has been in constant trouble for varying offenses since hire and whose overall work is poor).

Any of the following types of disciplinary action may be given to an employee. In addition, where the decision is made to continue employment, MyBIZ reserves the right to impose special requirements or terms on the employee as a condition of continued employment (such as probationary periods during which additional infractions and/or failure to adhere to an agreed performance improvement plan may result in further disciplinary action or termination).

Termination - Management decides that further employment of the individual is not in its best interest, and severs the employment relationship.

Suspension without pay - Generally, these suspensions are from one to three days of time off without pay. The days of the week of the suspension are Tuesday, Wednesday and Thursday (i.e., the suspension will be set up to avoid giving the employee a long weekend off work). As an alternative to suspension without pay, other forms of pay cuts may be imposed as a disciplinary measure (including denial or postponement of raises or bonuses, as well as outright cuts in pay rate or commission levels). Normally, suspensions will not be used for attendance-related offenses, as it makes no sense to provide more time off to someone whose attendance is already unacceptable.

Written warning - Employee receives formal written notice from management of the infraction, and the steps required to correct the problem. Employee must commit in writing to immediate correction of the problem.

Verbal warning - Employee is verbally notified by management of the infraction, and a commitment is obtained from the employee to cease the offending conduct immediately.

The type of discipline selected is in the sole discretion of MyBIZ. Employees who are dissatisfied with the discipline imposed are free to present their complaints through the problem resolution procedure. However, pending resolution of their complaint, any discipline imposed will continue in effect unless management specifically advises the employee to the contrary.

Reasons For Termination

Employment may be ended by the employee or by MyBIZ at any time, and for any reason. Common reasons for ending the employment relationship are:

RESIGNATION - voluntary employment termination initiated by an employee. As a courtesy, MyBIZ requests two weeks notice of resignation so that it can seek to fill the opening with minimum disruption.

LAYOFF - involuntary employment termination initiated by the organization for lack of work; staff reductions; departmental closure; and the like.

RETIREMENT - voluntary employment termination initiated by the employee meeting age, length of service, and any other criteria for retirement.

TERMINATION - involuntary employment termination initiated by MyBIZ when further employment of the individual appears to no longer be in the best interest of MyBIZ. This category includes non-disciplinary terminations (such as where an employee cannot return from leave, or is unable to do the job despite good faith effort, or simple personality conflicts where the relationship has deteriorated to the point where MyBIZ concludes that one person must go). It also includes terminations for disciplinary reasons.

Procedures At Termination

Upon termination of their employment, employees will receive their final pay in accordance with applicable state law (usually at the next regular pay period following termination). All accrued, vested benefits that are due and payable upon termination also will be paid at this time. Other accrued benefits, such as benefits under retirement or savings plans, will be distributed under the terms of those plans. The final pay will be held pending return of all company files, manuals, software or other company property.

After termination, health insurance benefits usually may be continued at the employee's expense if the employee so chooses, and it may be possible to continue certain other insurance benefits, depending on the terms of the plan. The employee will be notified in writing of the benefits that may be continued, and of the terms under which this is possible.

MyBIZ will generally schedule exit interviews at the time of employment termination. The exit interview will afford an opportunity to discuss such issues as employee benefits, conversion privileges, repayment of outstanding debts to MyBIZ, or return of Company-owned property. Suggestions, complaints, and questions can also be voiced.

Severance Pay

MyBIZ does not have any policy for payment of severance pay on termination. However, it reserves the right to offer such pay to particular employees, in its sole discretion. Any payment of severance pay will be conditioned upon execution of a full release of any claims against MyBIZ arising out of employment and/or termination (except for rights under any existing benefit plans, and claims that cannot be released without court approval).

Outside Reference Checks

Reference checks on former employees are handled by the Management. As a general rule, MyBIZ will confirm only dates of employment, last position held, and salary at termination in response to reference checks (unless the employee engaged in such gross misconduct that it may have a legal obligation to warn others, such as a situation where the employee embezzled monies or was dealing drugs at work or breached the confidential privacy policy with respect to any client).

If you wish, we will provide you with a statement that describes our general policy on references, and lists the information applicable to your employment, which you may wish to provide to future employers in lieu of a formal reference check.

Return Of Property

Employees are responsible for all property, materials or written information issued to them or in their possession or control. All MyBIZ property must be returned by employees on or before their last day of work. Where permitted by applicable laws, MyBIZ may withhold from the employee's check or final paycheck the cost of any items that are not returned when required. MyBIZ may also take all action deemed appropriate to recover or protect its property.

RULES OF CONDUCT

We expect our employees to use common sense and good judgment, and to conduct themselves in a professional business manner that will foster good relations with their managers, co-workers, and persons with whom we do business. Failure to behave in an appropriate professional business manner, or failure to act in a way which furthers the business activities of MyBIZ, is grounds for disciplinary action, up to and including discharge.

We have tried to list examples of the types of offenses that may lead to disciplinary action, but it would not be possible to list every conceivable deficiency or action which might cause MyBIZ to conclude that the continued employment of a particular employee is no longer in the best interest of MyBIZ.

As a result, employees should use this list only as an illustration of the types of conduct may lead to discipline or termination.

1. Unacceptable quantity of work.
2. Unacceptable quality of work.
3. Discourtesy or offensive conduct towards others, including violation of EEO Policies.
4. Violation of any other company rules, procedures and policies.
5. Immoral, indecent or outrageous behavior (including off-premises conduct which may be highly offensive to co-workers or clients, such as child molestation or child abuse).
6. Falsification of company records.
7. Deliberate damage to, destruction of, removal of, theft or conversion of company property or property of others.
8. Being under the influence of alcohol or illegal drugs on Company premises or during Company functions.
9. Use, sale or possession of alcohol or illegal drugs on Company premises.
10. Failure to report to work without a satisfactory reason.
11. Conducting personal tasks on company time without permission.
12. Habitual tardiness or excessive absenteeism.
13. Being absent during working hours without permission.
14. Sleeping on the job.
15. Intimidation or coercion of other employees.
16. Willful disobedience, insubordination or failure to carry out any reasonable, lawful order from your supervisor.
17. Improper or indolent performance of duties.

18. Carelessness or recklessness which endangers persons or property.
19. Intentional waste of material.
20. Abuse or misuse of tools or equipment.
21. Playing of pranks, horseplay or practical jokes that endanger the safety of others.
22. Dishonesty, deception or fraud.
23. Trespassing.
24. Violation of safety rules.
25. Acts of aggression or violence, including fighting or threatening actions.
26. Use of threatening, abusive or profane language.
27. Tampering with or removal of authorized notices.
28. Conflicts of interest.
29. Misappropriation of company information or trade secrets.
30. Possession of weapons on Company property.

PROBLEM RESOLUTION

Introduction

Whenever an employee is upset with something that has occurred in the workplace, and the employee has been unable to resolve the problem through routine workplace discussions (or the employee reasonably believes that such discussions would be futile or counter-productive), the employee is invited to ask to discuss these issues further by use of the Problem Resolution Procedures (PRPs) included in this section.

Most workplace problems arise through disagreement with some decision or action by the supervisor (and/or MyBIZ), or through disagreements with a co-worker. These problems usually will be resolved using the normal PRP. Occasionally, problems may arise due to improper actions by clients, vendors or supplier, which should be handled using the Outsiders procedure.

Remember that the Management is not able to read minds and may be so busy at times that it may not notice something that you think should be obvious to Management (or, it may not realize how serious it was to you). It is your obligation to tell Management if something has happened which upsets you.

Bottom-line: We are serious in our commitment to the principles of common courtesy, open communication and application of the Golden Rule. If we make mistakes (as everyone does), we want to fix them – but we cannot do this without your help.

No-Retaliation

No employee will be penalized for use of the problem resolution procedure, as long as the employee presents such request for management review courteously and in good faith, and abides by the decisions and instructions of the management while the matter is under review (unless such instructions fall within the definition of serious supervisory misconduct described in the last part of this section).

Not every problem can be resolved to everyone's total satisfaction. However, we believe that most problems arise through miscommunication or lack of understanding of the reasons of MyBIZ (or of a co-worker) for a particular decision - so, if the problem can be resolved by talking through the concerns

of the employee, everyone will benefit by the elimination of most workplace conflicts.

Common Reasons For Using The PRP

Many problems with co-workers seem to arise when two individuals refuse to be flexible and each tries to insist on having things his/her own way. Typically, these problems do not arise out of bad intent, but because both employees didn't talk things through sufficiently to see the other point of view. Once management provides the catalyst to help them to talk to one another, a workable solution normally can be reached.

Many of the problems employees have with MyBIZ seem to stem from lack of understanding of the point of view of MyBIZ, or lack of good communication between Management and the employee. Open communication with the Management will permit these problems to be resolved in most cases. For example, such discussions may allow Management to discover that the employee may not have properly understood what job duties are most important in the work unit (so the employee has been focused on the wrong things); or the employee may discover that he really needs to pursue more training to meet his goals; or the employee may discover that certain conduct really has created more headaches than he realized (e.g., chronic tardiness is delaying the work of many other employees); or the employee may discover that there are legitimate reasons (such as cost or administrative problems) which caused MyBIZ to adopt a particular policy which the employee dislikes.

Similarly, if the employee is upset over the way in which a certain policy has been administered (for instance, he does not like the way in which vacation was scheduled), presentation of a complaint often allows the employee to see the larger picture behind why the rule was adopted. Such complaints also alert MyBIZ to problems or situations that had not been foreseen, and can lead to changes or exceptions to the policy. Finally, even if the discussions reveal that there is simply an honest difference of opinion over such matters as whether certain discipline is justified (e.g., the employee cannot understand why a big issue is being made over attendance when he thinks that he is doing great overall), these discussions may be helpful in assisting the employee to decide whether compliance with certain rules is sufficiently burdensome that he should explore other work assignments within or outside of MyBIZ.

As a result, we encourage all employees to use the following problem resolution procedure if they are unhappy about any workplace issue, so that MyBIZ is alerted to the problem early (in time to see if the problem can be resolved before little problems become big ones). Any time limits noted are

advisory in nature, and may be waived where MyBIZ finds it to be appropriate to do so.

Normal Problem Resolution Procedure

Step 1: As a general rule, problems are more easily resolved if they are raised quickly, so the employee should endeavor to discuss a problem or concern with Management within 3 working days after the incident occurred (or within 3 working days of the date when the employee became aware of the problem). Unless the problem involves a routine issue that the employee believes likely to be resolved by a brief discussion with Management, the employee should put the complaint in writing (and include enough facts so that Management will be able to understand what the problem is about).

Step 2: The Management will endeavor to give the employee a response within three working days after the problem has been presented (and normally will respond in writing if the complaint has been presented in writing, although a meeting typically may be held to discuss the response in more detail).

Step 3: Problems, disputes, or claims not resolved through the preceding problem resolution steps may be subject to mediation by a neutral mediator, if both MyBIZ and the employee agree mediation is in their respective interest. Mediation is by mutual consent only.

Procedure For Third Party Misconduct

MyBIZ will not tolerate any harassment of its employees by any outside vendor, client, visitor, financial partner or supplier. In the case of name-calling or similar forms of verbal harassment, the employee should try to remain calm and use common sense in dealing with the abusive individual (especially if the person is irate), while either sending a co-worker to find Management or excusing themselves to find Management to deal with the individual.

Maintaining an attitude of calm courtesy is always difficult while being verbally abused, but it helps to protect the employee from getting into a shouting match or ugly confrontation (so this is much safer for the employee, and also helps to avoid later arguments over who started the conflict). Keeping a calm head also makes it easier for the employee to concentrate on keeping notes about exactly what happened (which will greatly assist MyBIZ in later discussions about the incident with the harasser and/or his employer).

Of course, if the employee feels physically threatened (including in danger of sexual assault), the employee should find any excuse to get away from the individual, go to a safe place, and then immediately contact Management for further assistance.

Sometimes, situations may arise where no offense may have been intended by the outside individual (such as joke telling by a client which may offend some individuals, but does not offend most other employees). It is best to bring these situations to Management, and obtain guidance on the best ways to handle the matter to address your concerns, while also avoiding a possible unpleasant confrontation with an important client or financial partner who likely had no evil intent. If the employee is unhappy with the solution devised by the Management, the problem resolution procedure is available to deal with such concerns, and to address any alternative solutions that the employee wishes to propose.

The problem resolution procedure should also be used to report activities by clients, vendors, suppliers or financial partners that appear to violate our Conflict of Interest policies. Timely reporting of such actions is essential to protect MyBIZ's interests, as well as those of the employee. Likewise, employees have an obligation to report co-workers who are in violation of those policies.

ORIENTATION CHECKLIST

This Form Must Be Completed Before Any Employee Is Put To Work

EMPLOYEE NAME: _____

SUPERVISOR: _____

DATE: _____

CLASSIFICATION: _____

1) Pay policies and procedures _____

2) Reporting Structure _____

3) Fringe Benefits _____

4) Safety Rules _____

5) Required safety equipment _____

6) Company Rules _____

7) EEO Policies _____

8) Employment At Will Policy _____

9) Handbook signed for _____

10) New Hire Forms completed _____

I certify that I have been informed of each of the matters listed above, have been given the opportunity to ask any questions which I may have, and fully understand the terms of my employment with MyBIZ.

Date _____ Employee Signature _____

Date _____ Company Representative _____

ACKNOWLEDGEMENT OF RECEIPT OF DRUG/ALCOHOL POLICY

This is to acknowledge that I have received a copy of MyBIZ's Drug/Alcohol Policy. I understand that, as a condition of my employment, I may not report to work or remain on duty with ANY detectable levels of illicit drugs or alcohol in my body, and that I am further obligated to comply with the remaining provisions of the Policy. I understand that, from time to time, I may be requested to take drug/alcohol tests in accordance with the provisions of the Policy. I specifically agree to take such tests, and to be bound by the results thereof (subject to any right that I may have to obtain independent confirmation of such test results). I further understand that, if I refuse to take any drug/alcohol test that is requested by MyBIZ in accordance with this Policy, I am subject to immediate discharge. In addition, I acknowledge that I have been informed that Ohio law may treat my refusal of testing as grounds to disqualify me from receiving unemployment compensation.

By accepting and/or continuing my employment with MyBIZ, I agree to be bound by all provisions of its Drug/Alcohol Policy, including any amendments or modifications that may be made in the future. I understand that any changes of the Policy will be posted on the office mail system, and that it is my obligation to monitor such notices in order to familiarize myself with any changes in this Policy.

Signature of Applicant/Employee

Print Name of Employee/Applicant

Date: _____

Witness: _____

APPLICATION FOR EMPLOYMENT

Notice to All Applicants: Our Company is an Equal Opportunity Employer and does not discriminate due to race, sex, religion, national origin, age, handicap or status as a disabled veteran or veteran of the Vietnam era.

Date: _____

Position Sought (Be specific):

Name (Last, First, MI, Name used):

Soc. Security No. _____ 18 or over? ____

Eligible to work in US? ____

Where can we contact you:?

Address _____

Phone _____ Best times? _____

How were you referred to us? _____

EDUCATION/TRAINING

Name/location of school Courses studied GPA Graduated?

PHYSICAL/MENTAL/ATTENDANCE QUALIFICATIONS

Can you meet all requirements of the job applied for (including attendance requirements), with or without reasonable accommodation? ____ If no, please describe requirements which you cannot meet:

How often were you absent from work during the past year?

How often were you late for work? _____

EMPLOYMENT HISTORY (List all jobs held within the past 10 years, with most recent job listed first. Use extra sheets if necessary)

Company Name: _____ Dates: _____

Positions Held: _____

Last Supervisor: _____

Final Pay Rate: _____

Reason for Leaving: _____

Address/Phone: _____

Software Used: _____

Company Name: _____ Dates: _____

Positions Held: _____

Last Supervisor: _____

Final Pay Rate: _____

Reason for Leaving: _____

Address/Phone: _____

Software Used: _____

Explanation for gaps:

Other training or experience:

Are you claiming Veterans preference? _____ As disabled vet? ___(If so, we will need proof of your service-connected disability). Please list date of discharge, type of discharge, and highest rank.

I certify that the above information is correct and truthful, and that falsification of this application is grounds for rejection of the application or immediate discharge if I have been hired. I authorize you to contact any prior employers, and release them and you from any liability arising from disclosure of information concerning my past employment history. I understand that, as a condition of employment, I may be asked to pass a medical exam and to take a drug and or alcohol test and that, if employed, I will be employed "at will".

Applicant Signature _____
