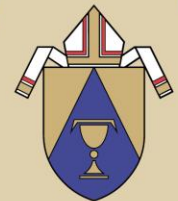


ROMAN CATHOLIC
DIOCESE *of*
SACRAMENTO

ANNUAL ADMINISTRATIVE WORKSHOP

AGENDA

- 2026 Employee Benefits Program
 - ✓ Important Open Enrollment Dates and Notifications
 - ✓ What's New for 2026
 - ✓ Benefit Offerings from Reta
- Benefits Reminders
 - ✓ HSA Payroll Process / Updates
 - ✓ BAS Statements / Benefit Class Changes
 - ✓ Insurance Waivers
 - ✓ Qualifying Life Event Process
 - ✓ SunLife – EOI & LTD
 - ✓ Portability vs Conversion
 - ✓ Retirement
 - ✓ 403(b) Loan Process
- Personnel Reminders and Updates
 - ✓ Personnel Forms
 - ✓ Orientation Process
 - ✓ HR Record Retention
 - ✓ Benefit Eligibility
 - ✓ Transition of Key Players
 - ✓ Lay Personnel Background Check
 - ✓ Live Scan/Safe Haven
 - ✓ Sexual Harassment Training
 - ✓ LOA's and W/C Cases
 - ✓ Insurance Stoploss
 - ✓ Termination Requirements
 - ✓ ADP Items
 - ✓ Misc. Payroll Items
 - ✓ Workplace Violence Policy and Training
 - ✓ Breakroom Postings
 - ✓ Equifax and The Work Number
 - ✓ Weekly News on Website
 - ✓ Increased Insurance Premium
- Miscellaneous Bookkeeping Items



2026 EMPLOYEE BENEFITS PROGRAM

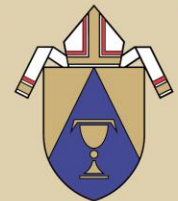


OPEN ENROLLMENT 2026

Open Enrollment Period:

Monday April 27th – Wednesday May 13th at 11:59 P.M.

- Coverage and premium cost share will become effective July 1, 2026 and last until June 30, 2027.
- Passive Enrollment
- If employees do not go online to elect coverage, **their existing benefits will default to current coverage and tiers.**
- Changes are not allowed outside Open Enrollment- unless employees experience a Qualifying Event. Examples can be found in the Employee Benefits Guide.
- Training Tuesday's will continue to offer training for administrators at 11 am
 - May – All Month – Open Enrollment Training
 - June – Post Open Enrollment Training



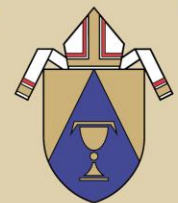
ENROLLMENT PROCESS

- The benefits open enrollment process is completely online through RetaEnroll 360
- Reta Trust registered users will receive communication from Reta about what's coming for the new plan year closer to open enrollment date.
- The enrollment site is available 24 hours a day, 7 days a week during the Open Enrollment period. Steps for completing online benefits elections:
 1. Go to www.retatrust.org and click the Log In button in the top right hand corner.
 2. Enter your User Name and Password.
 3. Follow the easy enrollment steps in the Open Enrollment Wizard.
 4. Review and confirm your elections, making changes as necessary.
 5. Print your benefits confirmation statement.



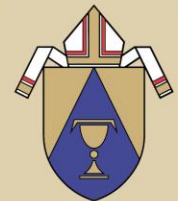
WHAT'S NEW FOR 2026?

- **Coverage for GLP-1 weight loss meds will no longer be covered by the Reta plans.** Reta members who have prescriptions to these weight loss drugs will no longer be covered by the Reta plans.
- **Mental health programs available for BSC members.** The mental health program through the MyCatholicDoctor (MCD) network provides specialists who focus on discreet, consistent, spiritually grounded virtual mental guidance. The Reta ClergyConciergeCare program introduced on July 1st now offers both clergy and lay members a mental and physical health program at no cost to them. To be eligible, members need to be enrolled in a Reta Blue Shield (BSC) medical plan. <https://mycatholicdoctor.com/reta/>
- **New tiers in RETA**
 - 4 tiers
 - *Employee Only*
 - *Employee + spouse*
 - *Employee + child(ren)*
 - *Family*



BLUE SHIELD OF CALIFORNIA (BSC) PLANS

| | EPO plan | PPO | PPO with HSA |
|---|---|--|--|
| Network | PPO network providers only | PPO network + non-network providers | PPO network + non-network providers |
| Access to care | Visit any doctor you choose in the PPO network; can't go outside network | Visit any doctor you choose | Visit any doctor you choose |
| Availability | Nationwide | Nationwide | Nationwide |
| Health Savings Account with Health Equity | No | No | Yes |
| Telehealth (Teladoc) general medicine & mental health | Your office visit copay | Your office visit copay | After your deductible is met your office visit copay |
| Consider this plan if you want: | <ul style="list-style-type: none"> • Access to Full PPO network of doctors • More affordable plan than our regular PPO plan | <ul style="list-style-type: none"> • Flexibility to see any doctor you choose, in or out of network | <ul style="list-style-type: none"> • Flexibility to see any doctor you choose, in or out of network |



BLUE SHIELD EPO-5139 PLAN

EPO gives you access to:

- 39,000+ doctors and specialists in BSC PPO network
- Self-referral to specialists without a referral from a primary care provider
- Care anywhere in the world through BlueCard

EPO does not cover:

- Non-network services

It's important to know who participates in your EPO plan's network. If you go to a doctor or hospital that doesn't accept your plan, you'll pay all costs.



BLUE SHIELD PPO-5119 PLAN

PPO gives you access to:

- 39,000+ doctors and specialists in BSC PPO network
- Self-referral to specialists without a referral from a primary care provider
- Care anywhere in the world through BlueCard

PPO also covers:

- Non-network services



BLUE SHIELD HSA-5070 PLAN

PPO with an HSA Plan offers:

- 39,000+ doctors and specialists in BSC PPO network
- Self-referral to specialists without a referral from a primary care provider
- Care anywhere in the world through BlueCard

PPO with an HSA Plan also includes:

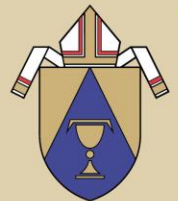
- Health Savings Account (HSA) with **Health Equity** to put aside tax-free money for qualified medical expenses
- Roll-over and portable HSA funds for qualified medical expenses

You will pay for all covered services until you reach your deductible.



BSC PROVIDER NETWORK

- To find doctors, urgent care centers, mental health providers and hospitals in California
 - **blueshieldca.com/networkPPO**
- To find a doctor and hospitals throughout the United States (outside of California)
 - **provider.bcbs.com**
- Access **blueshieldca.com/watchfindadoctor** to for quick video on the Find a Doctor tool



MEMBER ID CARD

- Members will have one (1) ID card for their Healthcare and Pharmacy needs.
- Same subscriber ID number for Medical and RX
- Subscribers will receive 2 ID cards in a welcome letter per family. Only the Members name appears on the ID card.
- How to get additional ID cards:
 - Call Member Services
 - Visit **blueshieldca.com** and follow the steps provided



BLUE SHIELD TELEDOC

How to request a video or phone appointment

General medical consultations

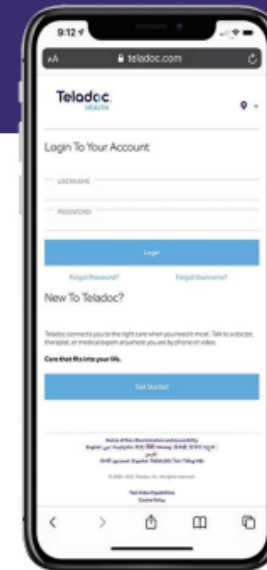
Appointments are available 24/7/365 by phone or video.

1. Visit blueshieldca.com/teladoc.
2. Register or log in. You can request a consultation any time you need care.
3. Download the Blue Shield app to access care from anywhere.

Mental health consultations



Appointments are available from 7 a.m. to 9 p.m. local time, seven days a week. Teladoc confirms mental health appointments within 72 hours.

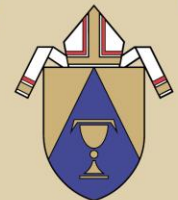
1. Visit blueshieldca.com/teladoc to register or log in and answer a few questions about your needs.
2. Request an appointment.
3. Download the Blue Shield app to access care from anywhere. (Please note that mental health appointments must be scheduled in advance.)



If you have questions or need help creating an account, call **1-800-Teladoc (835-2362)**. Wait times may vary.

Confidential therapy when you need support

  blueshieldca.com/teladoc



CVS CAREMARK (CVS)

- Reta's Pharmacy Benefit Manager
- BSC members will receive Welcome Kits and a single ID card for BSC medical and CVS pharmacy benefits prior to July 1st.
- Nationwide network of pharmacies that includes Walgreens, Walmart, local pharmacies and CVS stores.
- Members can sign into their Caremark.com profile to locate an in-network pharmacy near them
- CVS direct member outreach for formulary disruption and specialty medications
 - To see a list of CVS non-specialty medications visit https://www.caremark.com/portal/asset/Advanced_Control_Specialty_Performance_Drug_List.pdf
 - To see a list of CVS Specialty Formulary medications visit https://www.caremark.com/portal/asset/Advanced_Control_Specialty_PREFERRED_Drug_List.pdf



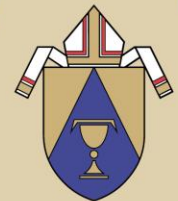
HEALTH EQUITY

- Reta is the HSA plan administrator
- Members will receive the following:
 - *Welcome Kit*
 - *New Health Equity debit card*
- PPD Account Numbers –
Employee's direct deposit bank
information



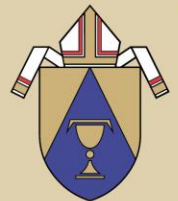
KAISER PERMANENTE PLANS

| BENEFIT DESCRIPTION | KAISER EPO-4063 | KAISER HSA-4085 |
|---|--|---|
| Calendar Year Deductible: Individual / Family | \$1,000 / \$2,000 | \$1,700 / \$3,400 |
| Out of Pocket Maximum: Individual / Family | \$4,000 / \$8,000 | \$3,000 / \$6,000 |
| Hospitalization | 10% after Deductible | \$250 after Deductible |
| Outpatient Surgery | 10% after Deductible | \$150 after Deductible |
| Emergency Room (waived if admitted) | 10% after Deductible | \$100 after Deductible |
| Office Visits | \$25 | \$20 after Deductible |
| Routine Physicals | No Charge | No Charge |
| X-Ray/Lab | \$10 after Deductible | \$10 after Deductible |
| Chiropractic | \$15 (24 visits / calendar year) | \$15 after Deductible (20 visits / calendar year) |
| Ambulance | \$150 after Deductible | \$150 after Deductible |
| Routine Eye Care | No Charge (\$175 allowance every 24 months) | No Charge (\$150 allowance every 24 months) |
| Prescription Generic / Brand | Generic: \$10 (retail) / \$20 (mail order) Brand: \$30 (retail) / \$60 (mail order) <u>30 day</u> supply at retail 100 <u>days</u> supply at mail order | After Deductible: Generic: \$10 (retail) / \$20 (mail order) Brand: \$30 (retail) / \$60 (mail order) <u>30 day</u> supply at retail 100 <u>days</u> supply at mail order |



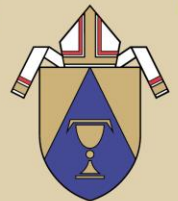
KAISER EPO-4063 PLAN

- Preventative care at little or no out-of-pocket cost
- A personal doctor for routine medical care
- No referrals needed for certain specialties, like optometry and obstetrics/gynecology
- EPO plans do not cover care outside the Kaiser network unless it's an emergency.
 - 24/7 Away from Home Travel Line: 951-268-3900
 - Kp.org/travel
- Kaiser provides the pharmacy benefits



KAISER HSA-4085 PLAN

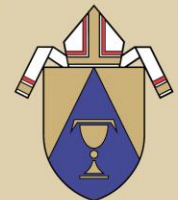
- Preventative care at little or no out-of-pocket cost
- A personal doctor for routine medical care
- Copays or coinsurance for most covered services after you meet your deductible
- No additional coinsurance needed after the annual out-of-pocket maximum is met
- A pre-tax health savings account to help pay for certain medical expenses
- Kaiser provides the pharmacy benefits



DELTA DENTAL PLANS

| BENEFIT DESCRIPTION | LOW OPTION | | HIGH OPTION | |
|--|------------|---------|-------------|---------|
| | PPO | Non-PPO | PPO | Non-PPO |
| Annual Deductible - Individual / Family Max. | \$50 (x3) | | \$50 (x3) | |
| Deductible Waived for Preventive Services | Yes | | Yes | |
| Preventive Services | 100% | 100% | 100% | 100% |
| Basic Services | 90% | 80% | 90% | 80% |
| Major Services (includes Implants) | 60% | 50% | 60% | 50% |
| Waiting Period for Major Services | None | | None | |
| TMJ (Separate \$1,000 Lifetime max) | 60% | 50% | 60% | 50% |
| Calendar Year Maximum Benefit | \$1,500 | \$1,000 | \$2,500 | \$1,500 |
| Orthodontia-Dependent Children | 50% | | 50% | |
| Adult Benefit Ortho | 50% | | 50% | |
| Orthodontia Deductible | N/A | | N/A | |
| Orthodontia Lifetime Benefit | \$1,000 | | \$2,500 | |
| Waiting Period for Orthodontia | None | | None | |

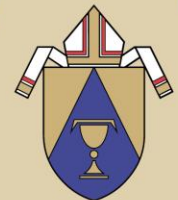
Coverage includes Brush Biopsies and 1 regular/1 periodontic cleaning every 6 months



VSP VISION PLANS

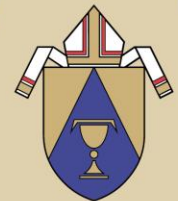
| BENEFIT DESCRIPTION | LOW OPTION | | | HIGH OPTION | | |
|-----------------------------------|---------------------------------------|----------------|------------------|---------------------------------------|----------------|------------------|
| | In-Network | Out of Network | Frequency | In-Network | Out of Network | Frequency |
| Exam | \$10 Copay | Up to \$45 | Every 12 Months | \$10 Copay | \$10 Copay | Every 12 Months |
| Lenses | See below | | Every 24 Months* | See below | | Every 12 Months* |
| Single Vision Lenses | Covered in Full | Up to \$30 | | Covered in Full | Up to \$30 | |
| Bifocal Lenses | Covered in Full | Up to \$50 | | Covered in Full | Up to \$50 | |
| Trifocal Lenses | Covered in Full | Up to \$65 | | Covered in Full | Up to \$65 | |
| Frames | \$25 Copay \$150 Allowance | Up to \$70 | Every 24 Months | \$10 Copay \$150 Allowance | Up to \$70 | Every 12 Months |
| Contact Lenses in Lieu of Glasses | \$150 Allowance for Exam and Contacts | Up to \$70 | Every 24 Months | \$150 Allowance for Exam and Contacts | Up to \$105 | Every 12 Months |

**Interim Benefits: Lenses provided every 12 months with an Rx change of .50 diopter or more



RETA'S INTEGRATED WELLNESS PROGRAMS

- Wellvolution through BSC
 - Members will have 29 lifestyle well-being programs to choose from. And they will be eligible for disease prevention and condition reversal programs, which include intensive behavioral counseling for treating diabetes, hypertension, digestive health, obesity, and heart disease.
 - For complete details about Wellvolution, go to <https://www.wellvolution.com/>
- Workforce Health through Kaiser
 - A health assessment, telephonic coaching and healthy lifestyle programs will be offered to members to help them reach their unique goals. And this information can be shared with the member's care delivery team to provide a more holistic view of their patient's health status.
 - Online healthy lifestyle programs, videos, podcasts, recipes and more
 - On-site health education classes and support groups (classes vary at each location and some may require a fee)
 - For complete details about Workforce Health, go to <https://healthy.kaiserpermanente.org/northern-california/health-wellness>



ADMINISTRATOR NOTES

- Invoices are generated on the 21st of every month
- Invoices should be printed and compared to the ADP roster on a monthly basis to ensure accuracy of employees being billed for
- Review bill for any changes
- Administrator accounts are separate from your employee account
- There should be absolutely NO sharing of credentials
- Administrator account must also be approved by the benefits administrator for the location

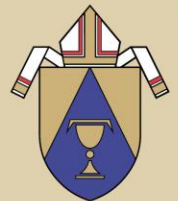


BENEFITS REMINDERS



HSA PAYROLL PROCESS/UPDATES

- Health Equity is the administrator for HSA plans.
- HSA set-up in ADP WorkforceNow available at <https://www.scd.org/sites/default/files/2020-12/HSA-Setup-in-ADP-111820.pdf>
 - Please contact the Lay Personnel Office to obtain employee's direct deposit bank information
- Employee HSA payroll deduction form available at https://www.scd.org/sites/default/files/2025-12/Employee_HSA_Payroll_Deduction_Form%202026.pdf



BAS STATEMENTS / BENEFIT CLASS

- Monthly invoices are generated and emailed on the 21st of the month.
- Invoices must be reviewed on a monthly basis.
- Priest health premiums are included in BAS Statements
- All Employees regardless of benefit eligibility must be in RETA to comply with ACA reporting
- ADP / Reta Enroll
- 2026-2027 Benefits calculation worksheet (PT 10 & PT1001)
- Benefit Class change must be done in RETA
 - You can now make changes in RETA if the employee will be changing from a class that is other than Benefit Ineligible
 - Elect to Open the Enrollment Wizard



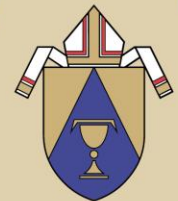
WAIVER OF GROUP HEALTH BENEFITS

- If an employee waives medical coverage, please provide them a waiver of group health benefits form.
- Waiver form must be completed annually.
- Waiver form:
<https://www.scd.org/sites/default/files/2024-01/Waiver%20of%20Group%20Health%20Benefits.pdf>



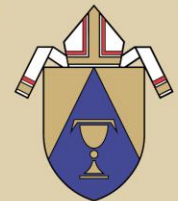
QUALIFYING LIFE EVENT PROCESS

- Employees must complete qualifying life events electronically in RetaEnroll.
- Employees will be prompted to upload proof documents specific to their Qualifying Life Event during the submission process.
- Location Administrators must submit all Benefits Class changes to Reta Trust Customer Service at: service@retaenroll.org.
- All life events for Reta are effective the 1st of the month following the date the Qualifying Life Event occurs. However, newborns are effective on the date of birth.
- Instructions on how to submit a life event available at <https://www.scd.org/sites/default/files/2020-01/RETA%20Life%20Event%20Model%20Employee%20%20%5B3%5D.pdf>



SUNLIFE - EOI & LTD

- Evidence of Insurance (EOI)
 - Needed when amount requested is above the guaranteed amount of \$200,000 for employee and \$50,000 for spouse
 - Increments are higher than the allowed \$10,000
 - If the employee did not elect Voluntary Life Insurance upon hire
 - If an employee is currently enrolled in Voluntary Life and only asks for an additional \$10,000 during OE, then and EOI is not required
- Long Term Disability (LTD)
 - Employee must be in an eligible benefit class and insured under the policy at the time disability commenced
 - Maximum benefit duration
 - 60% of your Total Monthly earning as a monthly benefit after claim has been approved
 - Benefits begin 180 days from date of disability – “Elimination Period”
 - Claim should be submitted no more than 30 days before the end of the Elimination Period or within 30 days after the termination of the policy
 - COBRA benefits should start after the 6 months
 - Partner with Benefits Manager to complete process



PORTABILITY & CONVERSION

VS CONVERSION

- Life Portability & Conversion

- Employee meets one of the following:

- *Not Retiring*
- *Or, 69 years old or younger*
- *Or, is not disabled*

<https://www.scd.org/sites/default/files/2023-04/Life%20Portability%20and%20Conversion%20Comparison%20012020.pdf>

- Life Conversion

- Employee meets one of the following:

- *Retiring*
- *Or, over 70 years old*
- *Or, is disabled*

<https://www.scd.org/sites/default/files/2023-06/Life-Conversion-Notice-June-2023.pdf>



RETIREMENT

- Retirement
 - Send PT200 to Lay Personnel
 - Term Employee in RETA and ADP
 - Retirement Planning Checklist
- <https://www.scd.org/sites/default/files/2017-06/THEDIoceseofsacramento-RETIREMENTMATERIALS.pdf>

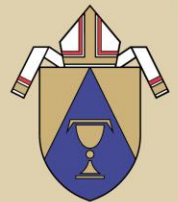


403(B) LOAN PROCESS

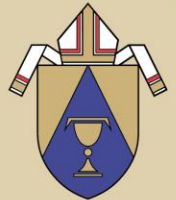
- 403(b) Loan Process
 - The Standard allows for eligible employees to take part in the Loan Program.
 - Employees request the loan via loan process online
 - *Loan shall be for a minimum of \$1,000 and a max of no more than 50% of the Participants Vested Account Balance*
 - *Rate of interest is paid by participant*
 - *Loan repayment is done through payroll deductions and in equal installments over a period not to exceed five years; exceptions may apply*
 - Payroll Administrators should be notified when an employee has requested a loan
 - *Employees should notify the Payroll Administrator that they have taken out a loan*
 - Loan Schedule
 - Payment to be included in the uploads sent to Veronica at Superior USA
 - *Allow two payroll dates to see the payments applied online*
 - *Partner with Finance if need assistance on how to submit the uploads*



BATHROOM BREAK – 5 MINUTES

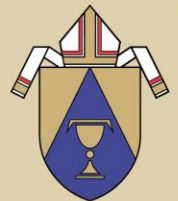


PERSONNEL REMINDERS & UPDATES



PERSONNEL FORMS BEST PRACTICES

- All forms are found on our Diocesan Website under the Lay Personnel page.
 - <https://www.scd.org/lay-personnel/employee-forms>
 - Date is listed when forms have been updated
 - Print forms as needed as updated regularly
 - PT10/PT1001 Form located on website
 - Fillable forms must be printed or saved, data is not stored
- Paperwork required to be sent to Lay Personnel
 - i.e. PT 200 Personnel Transaction: Separation/Change



LAY PERSONNEL HANDBOOK

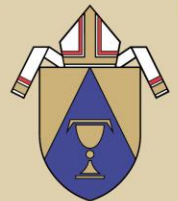
REVISIONS

- Handbook has been revised with the following updates:
 - Revised 8.0 Safe Environment/Background Checks
 - *The policy has been updated to clarify the three different screening processes, one of which is a new screening process specific to school employees.*
 - Revised 11.0 Work Assignment of Relatives
 - *The policy has been updated to clarify that family members cannot work for the same supervisor or within the same department.*
 - Revised 31.3 Sick Pay
 - *This policy has been updated to include the use of sick pay when performing jury duty or to appear in court to comply with a subpoena or court order as a witness in a judicial proceeding. If an employee is eligible for jury duty or witness duty pay, the employee must first exhaust jury duty or witness duty pay prior to using accrued sick pay.*
 - Revised 41.0 Cemetery Benefit
 - *The policy has been updated to clarify the discounts offered based upon the employment classifications.*
- Ensure employees have been provided with the updated handbook and have signed new Acknowledgement Forms
 - Ensure standalone Arbitration Agreement has also been signed



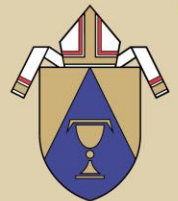
ORIENTATION PROCESS

- Using New Hire Checklist
 - Ensure Pre-Application and Application is completed before moving to hire
 - Pre-hire Section
 - *Ensure clearances are obtained*
 - *If previously employed in the Diocese, ensure they left in good standing*
 - ***New School Background Check PT81 Form***
 - Completed at the time of hire
 - Post-hire Section
 - *Onboarding, Memo for State Forms*
 - *Mandated Reporter Acknowledgement Form*
 - Completed at the time of hire
- Employees cannot be transferred
 - Paperwork must be completed at each location
- Ensure all required clearances have been completed before entering new hire into ADP



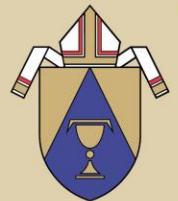
ORIENTATION PROCESS CONT'D

- Hiring Minors
 - Must have a valid work permit
 - *Must follow terms of work permit (i.e. hours worked per day/ week and availability)*
 - Cannot screen a minor
 - Cannot be counted towards adult child ratio
 - If 16 or older and eligible, benefits must be offered
- Recruiting/Employment Video



HR RECORD RETENTION

- The legal requirement for the record retention of employment records is 4 years
- Ensuring tabs are set-up (color coded)
 - Preferably in 2 drawer file cabinet
 - *Records older than 4 years should be stored separately from the records in the drawers*
 - ***The Diocese is still under a “do not destroy” order regarding personnel documents.***
 - Most current document on top when filing on tabs in personnel file



BENEFIT ELIGIBILITY

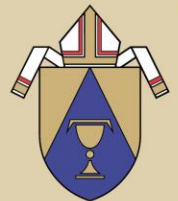
- Regular Part-Time and Full-Time Employees (20 hours or more a week) are eligible for all fringe benefits
- Occasional Part-Time Employees (19 hours or less a week) are not eligible for fringe benefits
 - Employees shared between sites may be eligible for medical benefits if the combined hours worked at all sites are 20 hours or more a week
 - Employees working more than 19 hours a week occasionally/frequently may be eligible for medical benefits, if weekly average is 20 hours or more a week
- Temporary Employees (assignment 6 months or less) are not eligible for fringe benefits (i.e. Long term subs)
 - If the temp assignment extends beyond 6 months, contact Lay Personnel as a status change may be necessary



TRANSITION OF KEY POSITIONS

- When possible, provide the Diocese with a 2 week notice when changes with key positions such as Bookkeeper, Payroll/RETA Contact, Office/Business Managers
 - Need to know to ensure access is appropriately transferred
 - *No sharing of credentials*
 - Would like to assist with orientation in respective areas of expertise

Please note: If an employee is retiring and would still like to work with the diocese, they must have a break in employment to complete the pension/403(b) distribution process.



LAY PERSONNEL FINANCIAL BACKGROUND CHECK

- New hire candidates, independent contractors, or volunteers in certain positions are to complete and clear the general background check prior to beginning work.
 - The background check should be conducted when the employee or volunteer is performing the following duties:
 - *Will confer signing authority on a bank account maintained by Employer;*
 - *Will involve the handling of cash or checks on a regular basis;*
 - *Will access proprietary or confidential information or records; or*
 - *Will provide access to financial activities or operations of Employer.*
 - *Will operate a company vehicle.*
 - Note: This background check is processed through Lay Personnel and is not the same background check conducted through Live Scan with Safe Environment.



LAY PERSONNEL FINANCIAL BACKGROUND CHECK CONT'D

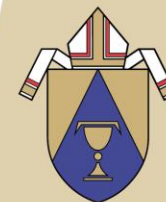
Diocese of Sacramento — Human Resources Services

STEPS FOR CONDUCTING A BACKGROUND CHECK

1. Applicant should fill out all pre-application materials:
 - a. Pre-Application Statement and Questionnaire
 - b. PT 80 – Employment Application

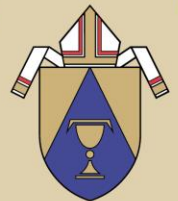
Note: If the candidate is a volunteer these forms are not necessary.
2. Conduct interview with applicant
3. Complete reference checks
4. If after these first three steps are completed, you would like to hire this applicant, the following should occur:
 - a. Let the applicant know that they are moving forward in the application process and the final step is to conduct a background check. Let them know that this will consist of a criminal, credit, and employment history check. This check will take approximately 5 business days (please note, delays with the county clerk's office can occur).
 - b. Provide the applicant a copy of our Background Check Policy.
 - c. Provide the applicant the Background Disclosure, Authorization and Release Forms. **Applicants are to complete pages 3-5.**

Note: If the candidate is a volunteer please use the Volunteer Background Disclosure, Authorization and Release Forms.
 - e. Ensure the applicant is provided with a copy of the pages that they have completed and with the Summary of Your Rights Under the Fair Credit Reporting Act document.
5. Hiring manager to fill out Request for Background Check. Fax this along with the three forms from the applicant to: (916) 733-0239 or scan and email to personnel@scd.org.
6. A representative from Lay Personnel or Anna Schiele will contact hiring person once the check is completed and a determination has been made.
7. Please note that a fingerprint check must also be conducted for all new hires
8. Questions? Call Lay Personnel at (916)733-0239 or Anna Schiele at (916)733-0240.



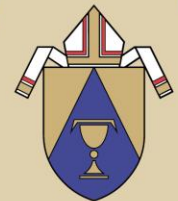
LAY PERSONNEL FINANCIAL BACKGROUND CHECK CONT'D

- All forms for the Background Check can be found by accessing the following link: <https://www.scd.org/lay-personnel/lay-personnel-policies-and-forms#background>



SAFE ENVIRONMENT LIVE SCAN BACKGROUND CHECK & SAFE HAVEN TRAINING

- Employee vs. Volunteer
 - Employee cleared DoJ and FBI
 - Volunteer cleared DoJ only
 - High School Coaches always DoJ and FBI
 - If a volunteer becomes an employee, they must be reprinted as an employee.
- Parishes and Schools are cleared under different codes – information on fingerprinting cannot be shared between parishes and schools.
- School Employee vs. Parish Employee
 - Parish with school on site – all employees must complete both requirements
 - **Employee Live Scan Verification Form must be submitted to the Safe Environment Office, be sure you are using the current form**
 - What to do if employee is working at multiple sites
- Compliance Reports
 - Sent out automatically the first of the month to the site's Safe Environment Contact
 - Expiration dates need to be monitored
 - 3 reports:
 - ✓ Staff Complete (all requirements met)
 - ✓ Volunteer complete (all requirements met)
 - ✓ In Progress (volunteer and staff missing one of the requirements – either fingerprinting or training)
- Safe Haven Training
 - Offered through Catholic Mutual Group
 - Must be renewed every 3 years



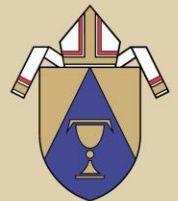
MANDATED REPORTER TRAINING & ACKNOWLEDGEMENT FORM

- Mandated Reporter Acknowledgement Form
 - Must ensure each employee who has completed the Mandated Reporter Training has signed the acknowledgement form.
 - The form will only need to be completed at the time of hire when the Mandated Reporter Training has been completed.
 - The first two pages the employer keeps, the Penal Code sections are for the employee to keep.
- Schools should be accessing the Mandated Reporter Training through the Diocesan Portal (state training).
- Coming Soon – Volunteer required Mandated Reporter Training through CMG (in-house training).



SCHOOL BACKGROUND CHECK

- All candidates applying to any position in a school must undergo an additional screening.
 - If the candidate previously worked at another educational institution, regardless of position, they must disclose that to you.
 - You will provide each disclosed educational institution with the Request for Employment Information Form.
 - *You will need to email the Request for Employment Information Form to referenceverifications@scd.org after providing it to the educational institution.*
 - You cannot move forward with the hiring process until you receive approval from Safe Environment and Lay Personnel.



SCHOOL BACKGROUND CHECK

CONT'D

Diocese of Sacramento — Human Resources Services
Request for Employment Information Form

| |
|--|
| Date Sent to Responding Site: <u>1/1/2024</u> |
| Date Response was Received: |

Dear Human Resources:

Pursuant to Education Codes § 44052 (Disclosure of Employment History) and 44932 (Definition of Egregious Misconduct), we are contacting you to verify the applicant's employment history and to inquire about any reports of egregious conduct, as defined below, that were made to the Commission on Teacher Credentialing (CTC) regarding this applicant.

Egregious misconduct, is defined by Education Code section 44932(a)(1), as: *Immoral conduct that is the basis for an offense described in Section 44010 [delineated sex offenses] or 44011 [delineated controlled substance offenses]... or in Sections 11165.2 to 11165.6, inclusive, of the Penal Code [child neglect, willful harming or injuring of a child or endangering the person or health of a child, unlawful corporal punishment or injury of a child, abuse or neglect of a child in an out-of-home care, and child abuse or neglect].*

The Diocese of Sacramento is in the process of evaluating an application from:

Applicant's name (please print): Jane Ann Doe
 Applicant's DOB: 1/1/2000
 Applicant's last 4 SSN: 2507
 Requesting Diocesan Site: St. Joseph, School City: Sacramento
 Position Applied for: 1st grade teacher

I. Employment Verification:

| Position Held | Start Date of Employment | End Date of Employment | Name of Supervisor | Supervisor Email |
|---------------|--------------------------|------------------------|--------------------|------------------|
| | | | | |
| | | | | |
| | | | | |

II. Reporting and Documentation:

a. Was the applicant subject to any credible complaint(s), substantiated, investigation(s), or discipline for egregious misconduct as defined in Ed. Code § 44932(a)(1) during their employment?

No
 Yes

If yes, please provide details of the misconduct:

b. If you answered yes to the question above, was this conduct reported to the Commission on Teacher Credentialing (CTC)?

No
 Yes

If the applicant has been reported to the CTC for egregious misconduct, please attach all documentation relevant to the report(s) made to the CTC.

III. Additional Comments:

Information of person completing this form:

Name (please print): _____
 Title: _____
 Date: _____

Submission of Documentation:

Please provide this form completed and any copies of any documentation to the Diocese of Sacramento, Office of Lay Personnel via email at referenceverifications@scd.org or via fax at 916.733.0238.

Your prompt attention to this matter is greatly appreciated, as it will assist us in our hiring process. We request you provide the requested information within 5 business days.

Sincerely,

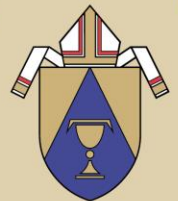
Anna Casula Schiele

Anna Schiele
 Director of Lay Personnel



SEXUAL HARASSMENT TRAINING

- Sexual Harassment Training must be renewed every odd year for the Sacramento Diocese.
- All employees will be required to complete the training.
 - Employees must complete the one-hour training
 - Supervisors must complete the two-hour training
- All training should have been completed in the Fall of 2025.
 - New Hires will need to complete training at time of hire and then again in the fall of 2027.
- All training is accessed through CMG. More information can be found through the following link:
 - <https://www.scd.org/sites/default/files/2020-12/SCD-Sexual-Harassment-Training.pdf>



LOA'S AND WC CASES

- LOA forms are required to be completed anytime an employee is out of work for more than 7 days.
 - LOA Forms and information can be found by accessing the following link: <https://www.scd.org/lay-personnel/leave-absence>
- WC Paperwork must be completed immediately after an accident.
 - WC Forms and information can be found by accessing the following link: <https://www.scd.org/lay-personnel/workers-compensation-forms>
 - *LWP Claims Solutions*
Robin Mays, Senior Claims Adjustor
Phone: 916-609-3665
Email: r_mays@lwpclaims.com
 - Note: A WC incident requiring the employee to be off from work for more than 7 consecutive days will also require the leave of absence paperwork to be completed.
- **All accommodation/restriction request must be reviewed with the HR Director before returning the employee back to work.**



INSURANCE STOPLOSS

- Must remove employee from our benefits if out longer than 6 months
 - Per our policy, *“An employee taking medical/family leave will be allowed to continue participating in any employee benefit plans in which he/she was enrolled before the first day of the leave (for the duration of the approved leave up to the maximum of 6 months) at the level and under the conditions of coverage as if the employee had continued in employment for the duration of such leave.”*
 - After the 6-month period must offer Continuation of Coverage
- Loss of reimbursement if we do not follow our policy



TERMINATION REQUIREMENTS

- All terminations **must** have prior approval from the HR Director and Legal. Failure to receive approval will result with the loss of liability insurance provided by Catholic Mutual.
 - This includes any lay-off's.
- Performance Concerns need supporting documents
 - Reviews, PT900's, PIP's
- Only exception is when an employee voluntarily resigns.
- Completing documents at the time of termination
 - Separation Checklist PT690 Form
 - Final pay must be administered on the last day, provide payroll as much lead time as possible.



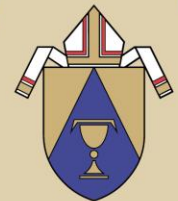
ADP – TIME & ATTENDANCE

- Audits have identified sites not in compliance such as manually entering timesheets or lacking employee approvals.
 - Must ensure site complies by June 30th or penalties will incur.
- Electronic Approvals
 - Employee must review and approve their timesheet
 - Direct supervisor must review and approve the timesheet after the employee (i.e. Pastor, Principal) - **Backup approver should be identified.**
 - *This is an organizations largest expense and must be approved for the payroll administrator to administer the pay*
 - If there are changes with the supervisor or payroll processor a PT200 needs to be completed before the changes in Time and Attendance can be made.
- Punch Corrections and Edits must be requested by the employee using the PT503 Form
 - Everything is tracked in ADP, we can see what was entered, by who and when
 - Cannot be used to avoid meal premiums or overtime hours
- Ensures compliant with Labor Laws
 - Meal premiums cannot be removed
 - *Waivers can only be used in specific circumstances*
 - OT obligations will be met
 - Wage and Hour Claims are not covered by Catholic Mutual



ADP – EMPLOYEE SET-UP

- Payroll Codes
 - CA-75 (Taxing) vs. CA-25 (Non-Taxing)
 - *CA – 75 taxing is for ALL lay employees*
 - *CA – 25 non-taxing is for ALL priests and sisters*
 - Date 6 vs. Date 8
 - *Date 6 is for ineligible employees and must have 19HR clock*
 - *Date 8 is for eligible employees and must have a corresponding clock per PT100/PT200*
- Clock vs. Job Class
 - Employee Clock
 - *Required for vacation and sick accrual calculations*
 - *Hourly teachers place on the “No Hours” clock and front load the vacation*
 - Employee Job Class
 - *Required for 403(b) contributions*
- Cheat sheet available
 - Found under Misc. Section of website materials



ADP – EMPLOYEE SET-UP

CONT'D

IMPORTANT: THESE CHEAT SHEETS ARE INTENDED FOR THE SITES WHO PROCESS THEIR PAYROLL DIRECTLY TO ADP

ADP WORKFORCE NOW CHEAT SHEETS

JOB CLASS - required for 403(b) contribution

People > Employment Profile

Click on Position > on Job Class, select the correct hours the EE works per week

Note: If employee is working in multiple locations, get the total of the actual regular scheduled hours from all sites per PT 100/200, to determine the Job Class code to select.

Code Description

17 Priest

19 Ineligible
 20 20 Benefit hrs/wk
 21 21 Benefit hrs/wk
 22 22 Benefit hrs/wk
 23 23 Benefit hrs/wk
 24 24 Benefit hrs/wk
 25 25 Benefit hrs/wk
 26 26 Benefit hrs/wk
 27 27 Benefit hrs/wk
 28 28 Benefit hrs/wk
 29 29 Benefit hrs/wk
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 31 31 Benefit hrs/wk
 32 32 Benefit hrs/wk
 33 33 Benefit hrs/wk
 34 34 Benefit hrs/wk
 35 35 Benefit hrs/wk

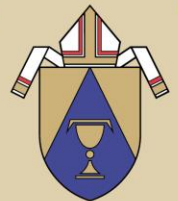
For Lay Employee:

50 20 R Benefit hrs/wk
 51 21 R Benefit hrs/wk
 52 22 R Benefit hrs/wk
 53 23 R Benefit hrs/wk
 54 24 R Benefit hrs/wk
 55 25 R Benefit hrs/wk
 56 26 R Benefit hrs/wk
 57 27 R Benefit hrs/wk
 58 28 R Benefit hrs/wk
 59 29 R Benefit hrs/wk
 60 30 R Benefit hrs/wk
 61 31 R Benefit hrs/wk
 62 32 R Benefit hrs/wk
 63 33 R Benefit hrs/wk
 64 34 R Benefit hrs/wk
 65 35 R Benefit hrs/wk
 66 R Benefit Ineligible

For Nuns/Sisters

ADP WAGE RATE PROGRAMS

- Wage Rate Programs define specific rates of pay used for specific labor charge value combinations.
- Generic vs Employee Specific
- Only 1 wage rate program can be assigned to an employee, but rates can be defined to include multiple department codes.



ADP WAGE RATE SET-UP

- SETUP > Time & Attendance > Wage Rate Programs
- To assign: PEOPLE > Employment > Employment Profile > Time & Attendance Tile > Edit > select Wage Rate Program

Home Resources ▾ Myself ▾ People ▾ Process ▾ Reports & Analytics ▾ Setup ▾

Wage Rate Programs

Wage Rate Program: SUB

Description: * *English (United States)*
 español (Estados Unidos)

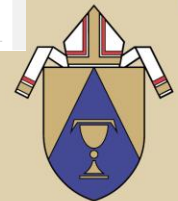
Rate Comparison Options: Do Not Compare to Base Rate
 Always Higher of Wage Rate and Base Rate
 Always Lower of Wage Rate and Base Rate

Do not apply Wage Rates to employee's home labor charge values

1 Found

| Delete | Row | Department | | Effective Date | Type | Amount |
|--------------------------|-----|--------------|--------|----------------|--------------|--------------------------------------|
| | | Company Code | ID | | | |
| <input type="checkbox"/> | 1 | DA7 | 526000 | 1/1/2023 | Substitute ▾ | <input type="text" value="21.0000"/> |

Filter:






ADP NAME CHANGE FOR PAYROLL CHECKS

- Labor Code section 226(a), lists a variety of things that are legally required to be on a pay stub. One of those is “the name and address of the legal entity that is the employer.”
- Ex: When a school is part of the parish, pay stubs should list *“Pastor of St. Charles Borromeo Parish, Sac, A Corporation Sole”*
- **SETUP> Support>Legal Name & Address Change> ‘Names’ Tab> Payroll Checks/Pay Statements> Edit> SUBMIT**

← Back **Edit Name**

i Important: Changes will be reflected in payrolls processed on or after the selected effective date. To add or change your company logo, please contact your ADP Representative.

| Feature | Company Code |
|-------------------------------|--------------|
| Payroll Checks/Pay Statements | DA7 |

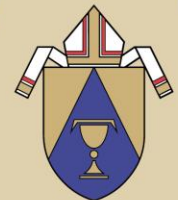
| | |
|--|---|
| Effective Date * | Line1 |
| 04/03/2025  | PASTOR OF ST. CHARLES |
| | Line2 |
| | A CORPORATION SOLE |
| | Line3 |
| | 7580 CENTER PARKWAY |
| | Line4 |
| | SACRAMENTO, CA 95823 |
| | Company Ph# *  |
| |  +1 916 421 6189 <input type="button" value="Extn"/> |

Apply to all company codes that have the same name?

Yes No

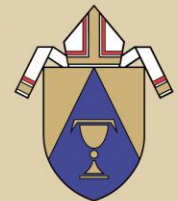
Cancel

Submit



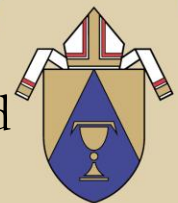
MISC. PAYROLL ITEMS

- Minimum Wage Increase Jan. 1, 2026:
 - New hourly minimum of \$16.90/hour.
 - New salary minimum of \$70,304 annually.
 - ***Please Note: If the employee is a teacher, the rates above do not apply to them as they have a different pay scale that is released from the Catholic School Department. The teacher salary can only be applied to those teaching TK-12th grade.***
- Advised COLA Increase July 1, 2026:
 - 3% increase
- Bonuses
 - While we do not advise providing bonuses, if a bonus is provided it must be processed through payroll.
- Stipends
 - Employees cannot be paid stipends. They earn wages and must be provided wages in accordance with labor laws.
- Status Changes
 - If employee status changes to ineligible, then pay out vacation hours.
- Sick hours no longer need to be frontloaded for Occasional Part-Time and Temporary Employees



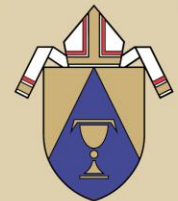
MISC. PAYROLL ITEMS CONT'D

- Wage and Hour Concerns
 - Employees cannot volunteer their time for duties they are compensated to perform.
 - Volunteers cannot be paid or compensated in other ways.
 - **Cannot recoup an overpayment of wages.**
- Additional duties for teachers should be included in the contract with correlating pay (i.e. coaching, summer school, tutoring).
- W-2's can only be obtained from employed site or payroll processor not the Pastoral Center
 - EITC required **annual notice** in January and March of each year
- When employing Sisters must reach out to Lay Personnel.
 - Must be provided with a sister contract unless on a teacher contract
 - Must be provided with the same wages and benefits as lay employees, unless approval from Mother Superior
 - ***This includes sick, vacation and holiday hours***
 - Must undergo same screening processes as lay employees (i.e. background check and livescan)
 - Should not be set-up as an independent contractor unless they would qualify as a lay independent contractor



WORKPLACE VIOLENCE POLICY & TRAINING

- Employers are required to adopt workplace violence prevention plans.
 - Utilize the Workplace Violence/Workplace Security Prevention Plan document template created to modify for your site-specific information.
 - A copy of this plan is to be kept in the IIPP Binder.
 - Each employee at the time of hire should be provided with the IIPP Binder to review.
 - **Ensure using updated Emergency Contact Form (Designated Contact)**
- **Annual training** is to be conducted which must include the following:
 - A review of the Workplace Violence/Workplace Security Prevention Plan
 - Definition of workplace violence
 - *Workplace violence as the act or threat of violence, ranging from verbal abuse to physical assaults, directed toward people at work or on duty. Workplace violence also may include acts that result in damage to an organization's resources or capabilities. Many employers consider workplace harassment and bullying to be forms of workplace violence. Also included in this context is domestic violence that spills over into the workplace in the form of assaults, threats or other actions by outside parties with whom employees have relationships and that occur at the workplace.*
 - 4 Types of workplace violence
 - *Criminal Intent*
 - *Customer/Client*
 - *Worker on Worker*
 - *Personal Relationship*
 - Workplace violence hazards specific to the employees' jobs
 - How to protect themselves and report workplace violence



WORKPLACE VIOLENCE POLICY & TRAINING CONT'D

Typology of Workplace Violence

| Type | Description |
|---------------------------|--|
| I. Criminal Intent | The perpetrator has no legitimate business relationship to the workplace and usually enters the affected workplace to commit a robbery or other criminal act. |
| II. Customer/client | The perpetrator is either the recipient or the object of a service provided by the affected workplace or the victim. The assailant may be a current or former client, patient, customer, passenger, criminal suspect, inmate, or prisoner. |
| III. Co-worker | The perpetrator has some employment-related involvement with the affected workplace. Usually this involves an assault by a current or former employee, supervisor or manager. |
| IV. Personal relationship | The perpetrator is someone who does not work there but has or is known to have had a personal relationship with an employee. |



WORKPLACE VIOLENCE POLICY & TRAINING CONT'D

WORKPLACE VIOLENCE PREVENTION STRATEGIES BY TYPE

1. Strategies Specific to Type I (Criminal Intent) Prevention

► ENVIRONMENTAL INTERVENTIONS

- Cash control
- Lighting control (indoor and outdoor)
- Entry and exit control
- Surveillance (e.g., mirrors and cameras, particularly closed-circuit cameras)
- Signage

► BEHAVIORAL INTERVENTIONS

- Training on appropriate robbery response
- Training on use of safety equipment
- Training on dealing with aggressive, drunk, or otherwise problem persons

► ADMINISTRATIVE INTERVENTIONS

- Hours of operation
- Precautions during opening and closing
- Good relationship with police
- Implementing safety and security policies for all workers

2. Strategies Specific to Type II (Customer/Client Violence) Prevention

- Adequate staffing, skill mix
- Low responsiveness and quality of service can result in frustrated, agitated customers or clients

- Training specific to customer/client violence
- Recognition of behavioral cues
- Violence de-escalation techniques
- Interpersonal communication skills
- Proper restraint and take-down techniques for healthcare staff

3. Strategies Specific to Type III Violence (Worker-on-Worker) Prevention

- Hiring process
- Conduct criminal background screens
- Check former employer references

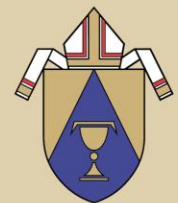
- Training in policies/reporting
- New-hire orientation
- Refresher training

4. Strategies Specific to Type IV (Personal Relationship Violence) Prevention

- Training in policies and reporting
- Intimate partner violence (IPV) traits and cues
- Identification of co-workers as victims or perpetrators of IPV

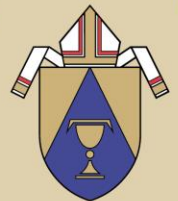
- Culture of support
- No penalties for coming forward
- Confidentiality
- Safety and security protocols implemented
- Community service referrals offered

Source: National Institute for Occupational Safety and Health



BREAKROOM POSTINGS

- All sites have been provided with custom made California and Federal Employment Notice Posters
 - Religious employers have a religious exemption for some laws, we should not be posting laws that do not apply to us
- Safe Environment postings were sent in 2023
 - Child Welfare Services Information
 - Victim Assistance Poster
- Action to take:
 - Post updated posters, ensure all posters not provided by the Diocese have been removed



EQUIFAX

- All unemployment claims must be submitted to Equifax.
- Equifax Workforce Solutions
Attention: Liza Parodi
Fax: (866) 219-8832
Phone: (833) 946-0624 ext. 7691
Email: liza.parodi@equifax.com



THE WORK NUMBER

- All Employment Verifications should be conducted through The Work Number.
- Accessing The Work Number
 - Start by going to www.theworknumber.com
 - Select “Log In” and follow the simple prompts
 - Enter the Employer code 26785
 - *If this is your first time – pick “Register Now”*
 - *If a returning user – enter your username and password you set up.*
 - The screens prompts will walk you through all the steps to help verify your identity and keep your account private while offering helpful messages if you have problems.
- A more detailed guide can be found by accessing the following link:

https://www.scd.org/sites/default/files/2021-03/Employee_Guide%20to%20The%20Work%20Number%20%28March%202021%29_0.pdf



WEEKLY NEWS ON WEBSITE

- Important to read:
 - Updates from all departments
- Always available on the website if not emailed to you (top of home page)
 - Distributed on Mondays (unless it is a holiday)



DRIVER REQUIREMENTS FOR ORGANIZATION OWNED VEHICLES

- Catholic Mutual requires all employees and volunteers operating an organization owned vehicle to complete the Defensive Driving Course.
- At the end of the training an MVR Check is required for our insurance company to insure the driver.
 - **This training and MVR check is required every 5 years.**



INCREASED INSURANCE PREMIUM

- Sites that are not compliant with the requirements outlined in this presentation will be subject to a potential 25% increase in insurance premiums
 - Sites must comply by July 31st to prevent an incurred increase.



MISCELLANEOUS
BOOKKEEPING ITEMS AND
POLICY ITEMS



MISC. BOOKKEEPING ITEMS

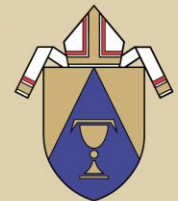
ACCOUNTING - BALANCE SHEET

POSTING TO EQUITY ACCOUNTS

Generally, no entries are to be actively entered to Equity Accounts on the balance sheet.

Exceptions

- At year end (6/30/xx) net income is recorded to the “Fund Balance” account – QuickBooks does this automatically, no entry is needed.
- It might be necessary to create an entry to “Beginning Balance, Equity” when a new bank account is opened. If unsure how to enter, contact your PFSC.
- In certain *extraordinary circumstance*, it may become necessary to record entries to the “Fund Balance” account. Such entries may only be recorded:
 - a. after consultation with and/or review by your PFSC, and then:
 - b. based on circumstance, consultation/ review by your Pastor, and possibly:
 - c. based on circumstance, final consultation/ review by the Chair (and maybe entire body) of your Parish Finance Council.



MISC. BOOKKEEPING ITEMS –

ACCOUNTING: SECOND COLLECTIONS

- All special second collections are to be remitted to the Diocesan Office of Stewardship and Development except for...
- Good Friday Holy Land Collection and all Disaster Relief Collections. These are to be remitted to the Diocesan Finance Office.
- Priest Retirement Collection...next slide
- Diocesan second collections should be remitted to the diocese within a month after taking up the collection



MISC. BOOKKEEPING ITEMS –

ACCOUNTING: PRIEST RETIREMENT COLLECTION

(9/12 – 9/13/26)



DIOCESE OF SACRAMENTO
2110 Broadway • Sacramento, CA 95818-2541 • 916-733-0266 • Fax 916-733-0224

Stewardship &
Development

MEMO

To: Pastors, Parochial Administrators, and Parish Stewards
From: Tony Riehl, Director of the Office of Stewardship & Development
Date: July 19, 2024
RE: **New Procedure for Priests Retirement Special Collection**

Beginning this fiscal year 24/25, we are changing how this Special Collection is handled. The new process is as follows:

1. Parishes will take up the Special Collection on the weekend of September 7/8.
2. Parishes will total the collection and compare the total collected to their Priests Retirement Premium obligation for the fiscal year.
3. If the total collection is less than the Parish's Priests Retirement Premium obligation for the fiscal year, then the Parish will keep 100% of the Special Collection amount and use the funds toward meeting their premium obligation for the year.
4. If the total collection amount is greater than the Parish's Priests Retirement Premium obligation for the fiscal year, then the Parish will send a check to the Special Collections Office for the amount by which the total collection exceeds

the Parish's Priests Retirement Premium obligation for the fiscal year. The Office of Special Collections will then forward this amount to the Priests Pension Trust at US Bank.

5. Regardless of the outcome of the Special Collection for Priests Retirement, each Parish is to complete the attached form and return it via e-mail to Ggrape@scd.org.

Priest retirement 2nd collections stays in the parish and posted under 569.xx. Any excess of the collections should be remitted to the Diocese within a month.



MISC. BOOKKEEPING ITEMS –

ACCOUNTING: PRIEST RETIREMENT COLLECTION (CONT'D)

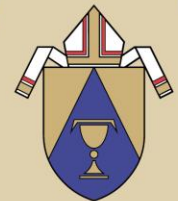
TWO EXAMPLES

1. Amount collected is less than the Priest Pension billing (which will be \$12,800 for 2026-27)

| <u>Description</u> | <u>Amount</u> | <u>GL/ QuickBooks Code</u> |
|---|---------------------|--|
| Amount Collected: Priest Retirement Second Collections (Sept 2026) | \$9,000.00 | 569.20 Priest Retirement Rebate income |
| Priest Retirement Premium Obligation 2025-2026 (TOTAL INVOICED/BILLED AMOUNT from the 'PRIEST PENSION' billing sent on or about 7-30-2026) Generally \$12,800 x number of Priests | \$12,800.00 | GL 603.12 |
| RESULT | (\$3,800.00) | |
| GUIDANCE | | |
| " | | |
| Parish may keep amount by which Priest Retirement Premium exceeds second collection amount received from parishioners. NOTE THE DIFFERENT QB coding above!!! Parish should use the 'Result' amount toward meeting Priest Ret Prem obligation for the year | | |

2. Amount collected is more than the Priest Pension billing (which will be \$12,800 for 2026-27)

| <u>Description</u> | <u>Amount</u> | <u>GL/ QuickBooks Code</u> |
|--|-------------------|--|
| Amount Collected: Priest Retirement Second Collections (Sept 2026) | \$17,000.00 | 595.xx Diocesan Priest Retirement (second collection) income |
| Priest Retirement Premium Obligation 2025-2026 (TOTAL INVOICED/BILLED AMOUNT from the 'PRIEST PENSION' billing sent on or about 7-30-2026) Generally \$12,800 x number of Priests | \$12,800.00 | GL 603.12 |
| RESULT | \$4,200.00 | 695.xx Diocesan Priest Retirement (second collection) expense |
| GUIDANCE | | |
| Parish is to send a check to the Diocese for the RESULT amount. Include a copy of this worksheet with (1) check to Diocese and (2) check stub to be filed at the parish | | |



MISC. BOOKKEEPING ITEMS —

ESTATE GIFTS/ WILLS/ ETC.

Please ensure that the Diocesan CFO (for churches and schools) and also the CSD Finance Officer (for schools) and are made aware of any matters concerning wills, estates, bequests in which the parish/school is named.

This is to review for any financial/legal implications that may not be immediately apparent.

PLANNED GIVING

If parish/school is asked about planning (“HOW should I go about naming the school/parish as a beneficiary”), consult with the Catholic Foundation: 916-733-0266.



MISC. BOOKKEEPING ITEMS – 1099-NEC's

Note: For calendar year 2026, the qualifying amount for which a 1099 is required has increased from \$600 to \$2,000.

STAND ALONE PARISHES. If parish anticipates sending:

- 9 fewer 1099-NEC's, then parish may paper-file or may e-file.
- 10 or more 1099-NEC's, then e-filing is required by the IRS.

PARISHES WITH ELEMENTARY SCHOOLS:

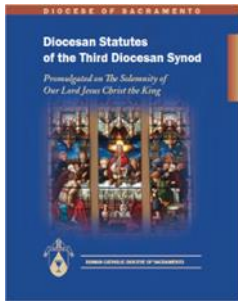
The EIN/Tax ID number for the school is the same as the parish. The IRS considers the school to be part of the parish ministry.

- Shortly after calendar year end, parish and school bookkeepers should meet to establish a count of how many 1099-NEC's will be sent in total.
- *If 9 or fewer:* parish and school may decide *separately* how each will submit 1099's. Either e-file or continue filing 'paper' 1099's separately. Either way, by the IRS deadline (late January)
- *If 10 or more:* IRS requires a combined electronic filing. Cannot file on paper. Parish and school will need to decide who will prepare and submit ONE e-filing covering BOTH entities (again because Parish and School are under the same EIN/ Tax-ID number).



MISC. BOOKKEEPING ITEMS – MAJOR PROJECTS

Regarding projects of over \$15,000:



152. Expenditures Greater than \$15,000

A parish may not expend on any one item or related items (that are a part of a single project) a total amount greater than \$15,000, without the pastor having first consulted with the Parish Finance Council and subsequently received formal diocesan approval.¹³⁰

https://www.scd.org/sites/default/files/2017-06/Statutes_Book_Web.pdf

- Cost/expense threshold is regardless of source of funds. Is based on bid/estimate/contractor provided expense.
- *At the parish:* These expenditure requests require consultation of the Parish Finance Council, how it will be funded, and three estimates from three different vendors. It should be noted which vendor is preferred and why on the request.
- *At the Pastoral Center:* The approval process is *initiated* by the Diocesan Finance Department. Approval is by Committee.



MISC. BOOKKEEPING ITEMS – MAJOR PROJECTS -

Example –
request
for
approval :

(letterhead)

Parish Name
Parish Address
City, State, Zip

October 23, 2025

Dear Mr. McNamara,

Parish requests expenditure approval: to repair wind damage to the roof.

We are providing a \$30,000 bid from CONTRACTOR Roofing for your to review (attached). Of the other roofers invited to bid (those also attached)

- one submitted a bid that was well over budget (close to \$39,000)
- the other bid was lower (\$23,000), but didn't render a great experience last time we had them up for maintenance.

The current roof is aluminum placed over composite. The plan is to replace it with a metal roof underlaid with high temp water and ice shield.

The Parish Finance Council has been consulted, and on October 22, 2025, recommended that the parish move forward with CONTRACTORS proposal.

Project funding: The parish will request funds from its PFI account to cover costs.

Please contact me with any questions. Once I receive your approval, I will proceed with the project.

Sincerely,

Fr. Pastor
Parish



MISC. BOOKKEEPING ITEMS – CHURCH RENOVATION

- Parish Financial Management Handbook, Section 300 (Capital Projects). Page 300-5

RENOVATIONS/REMODELING OF CHURCHES

Any renovation or remodeling to the interior of a Church must receive conceptual Diocesan approval through the Office of Worship. Renderings and descriptions of proposed changes should be submitted as part of a formal request signed by the Pastor.

- This requirement is regardless of cost i.e. is not subject to the \$15k approval threshold.

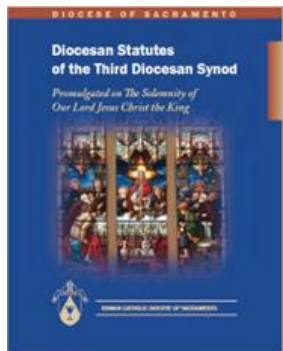


MISC. BOOKKEEPING ITEMS – MAJOR PROJECTS

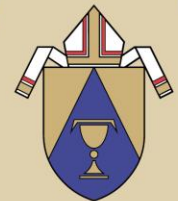
Project Review and Parish Funds

- Parish cash balances may be requested and reviewed as part of the expenditure approval process
- “Excess funds” and PFI (Statute 153)

https://www.scd.org/sites/default/files/2017-06/Statutes_Book_Web.pdf



153. Parish Savings: All parish savings and parish school savings must be deposited at The Parochial Fund Inc. No parish or parish school may have savings invested in any financial institution other than The Parochial Fund Inc. For purposes of this statute, parish savings and parish school savings are defined as those funds in excess of the equivalent of two months operating expenses.



MISC. BOOKKEEPING ITEMS

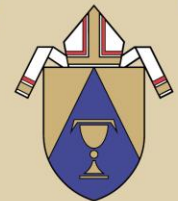
CAPITAL PROJECT DOCUMENT RETENTION

- Docs include:
 - W9 (Request for taxpayer ID number)
 - signed agreement or contract
 - *evidence of their liability insurance*
 - *evidence of their worker compensation coverage if they have employees on site*
 - proof of a current business license.
 - Can lookup status of their business license and workers comp at CA Contractors State License Board, here:

11. The minimum limits for all policies are:

| | |
|------------------------|--|
| General Liability | \$2,000,000 Each Loss Per Occurrence See Subparagraph 4 above |
| Automobile Liability | \$1,000,000 Each Loss Per Occurrence See Subparagraph 4 above |
| Workers' Compensation | Statutory for Coverage A \$1,000,000 for Coverage B Employers Liability Per Accident |
| Builders Risk | Completed Value of the Project/Location |
| Professional Liability | \$1,000,000 Per Claim |

- *These documents are to be retained at the parish/school site.*
- *Although the Diocese may help with vendor selection/ contract review, official document retention is the responsibility of the parish/school.*



MISC. BOOKKEEPING ITEMS —

REQUESTING FUNDS FROM PFI OR ENDOWMENT EARNINGS

- Per external audit, documentation of the request (i.e. a letter) is required.
- The letter must come from Pastor (church) or Principal (school). A request from the Business/Office Manager or Bookkeeper is not sufficient.
- Once approved, receipt of funds is to the parish/school bank account now via ACH. Account number will be verified by phone call from the Finance Department shortly before funds are transmitted.
- Check your bank account for receipt of funds.
- Example request...

(letterhead)

DATE: October 15, 2025

TO: The Parochial Fund, Inc. c/o
Attn: Tom McNamara, CFO tmcnamara@scd.org
Thao Dinh, Assistant Director of Finance tdinh@scd.org

RE: PFI Withdrawal from account #xxx4x
Parish name

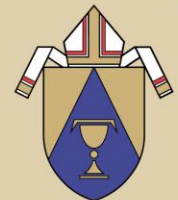
Parish Name would like to withdraw \$x,000 of the \$xx,xxx available in its PFI Account, number #xxx4x

The amount requested for withdrawal is (purpose of withdrawal).

Please transfer \$x,000 from Parochial Fund Savings Account #xxx4x to the parish operating account with (Bank name)

Sincerely,

Rev. Pastor
Parish

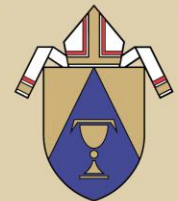
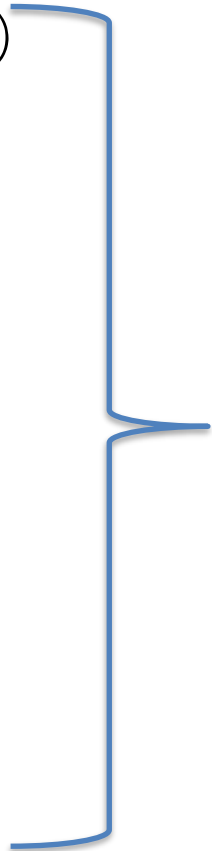


MISC. BOOKKEEPING ITEMS –

QUICK POLL:

ONLINE GIVING/ PARISHIONER MANAGEMENT DATABASE

1. Parish Data Systems (PDS)
2. PushPay
3. Ministry Brands:
 - * ParishSoft
 - * WeShare
 - * Faith Direct
4. Vanco
5. Catholic Foundation Website
6. Other?



CAR INSURANCE REIMBURSEMENT

- For a priest owning his own vehicle, source of income will reimburse the actual cost of insurance, not to exceed \$2,650 per fiscal year. A paid invoice must be submitted to the source of income in order to gain reimbursement. Priest may only apply for reimbursement for one vehicle only.
- The \$2,650 is per fiscal year not policy.



RETA/BAS STATEMENT

- Print RETA/ BAS statement monthly
- Check for validity of staff enrolled in Benefits. Eligible employees who worked 20 hours per week
- Parish / School will be reimbursed only up to 60 days for employees terminated



BANK / BANK RECONCILIATION

- QuickBooks online: refrain from downloading and having an automated bank reconciliation.
 - Manual reconciliation forces the person doing the bank reconciliation to review every transaction. Automation can reduce visibility, making it easier to miss suspicious or unauthorized activity.
- Ensure that bank statement and reconciliation are reviewed.
- Once the reconciliation has been completed, the pastor or his designated finance council member is to review and sign off bank reconciliation for all accounts monthly
- Bank transfers are to be documented with a signature from the Pastor.



• Payroll Entries

- Add (the Bank statement: ADP wages + ADP taxes.

| PROPERTY TAX SAVINGS | | | |
|----------------------|--|-------------------|-------------|
| 02/05/2026 | ADP Tax ADP Tax PASTOR OF xxx | Total \$12,561.05 | \$1,464.26 |
| 02/05/2026 | ADP WAGE PAY WAGE PAY PASTOR OF xxx | | \$11,096.79 |
| 02/06/2026 | ROMAN CATHOLIC53 1/31 pens | | \$315.61 |

- The total should equal with the total ADP labor statistical summary.

| | | | |
|---|--------------------|------------------|---|
| Amount ADP Debited From Account XXXX6085 | Tran/ABA XXXXXXXXX | 1,464.26 | Excludes Taxes That Are Your Responsibility |
| Other ADP Direct Deposit | 10,464.04 | | |
| Transfers ADP Check | 632.75 | | 8 Employee Transactions |
| Amount ADP Debited From Account XXXX6085 | Tran/ABA XXXXXXXXX | 11,096.79 | |
| Total Amount ADP Debited From Your Accounts | | 12,561.05 | |

ADP Statistical Summary
Detail

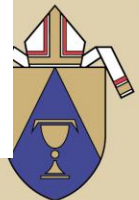
PASTOR OF XXX
Company Code:
Region Name: SANTA CLARA REGION

Batch : 3319 Period Ending : 01/31/2026 Week 06
Quarter Number: 1 Pay Date : 02/06/2026 Page 2
Service Center: 075 Current Date : 02/04/2026



- Using the ADP Payroll register (or labor distribution) report and Statistical summary.

| PERSONNEL | HOURS | | | EARNINGS | | | GROSS | STATUTORY DEDUCTIONS | | VOLUNTARY DEDUCTIONS | NET PAY | ✓ |
|---|-------|-----|------------------|----------|-----|---------------------|----------|------------------------------------|------------------------|------------------------------------|---------------------------------|------------------------------------|
| | Reg | O/T | Hours 3&4 | Reg | O/T | Earnings 3&4 | | Earnings 5 | Federal | | | |
| File: 002510 Dept: 018770 Clock: 20HR Rate: 16.9000 | 38.37 | | 4.00 H 8.00 S | 648.45 | | 67.60 H 135.20 S | | | | | | |
| | | | | | | | 851.25 | 4.71 FIT 52.78 SS 12.34 MED | 6.75 CA 11.07 CA DI | 783.60 W CHECK1 | | Voucher# 060001 eVoucher .00 |
| File: 002145 Dept: 018770 Clock: 19HR Rate: 30.2800 | 26.83 | | 1.00 MP | 812.41 | | 30.28 MP | | | | | | |
| | | | | | | | 842.89 | 17.19 FIT 52.25 SS 12.22 MED | 8.22 CA 10.95 CA DI | 741.88 W CHECK1 | | Voucher# 060002 eVoucher .00 |
| File: 002783 Dept: 018770 Clock: 19HR Rate: 20.0000 | 24.33 | | | 488.80 | | | | | | | | |
| | | | | | | | 488.80 | .00 FIT 30.17 SS 7.08 MED | 6.33 CA DI | 443.04 W CHECK1 | | Voucher# 060003 eVoucher .00 |
| ██████████ CLERGY Per End: 01/31/2026 File: 002778 Dept: 018770 Rate: 3587.42 | | | | 3,587.42 | | | | | | | | |
| | | | | | | | 3,587.42 | 650.00 FIT 50.00 CA | | 2387.42 W CHECK1 500.00 B 403B | | Voucher# 060004 eVoucher .00 |
| File: 002780 Dept: 018770 Clock: 19HR Rate: 16.9000 | 19.67 | | | 332.42 | | | | | | | | |
| | | | | | | | 332.42 | .00 FIT 20.61 SS 4.82 MED | 4.32 CA DI | 302.67 W CHECK1 | | Voucher# 060005 eVoucher .00 |
| File: 002788 Dept: 018770 Clock: 19HR Rate: 20.9900 | 32.25 | | 1.00 MP | 676.93 | | 20.99 MP | | | | | | |
| | | | | | | | 697.92 | 2.71 FIT 43.27 SS 10.12 MED | 9.07 CA DI | | | CA Check# 9976220 632.75 |
| File: 002785 Dept: 018770 Clock: 19HR Rate: 19.9900 | 12.53 | | | 250.47 | | | | | | | | |
| | | | | | | | 250.47 | .00 FIT 15.53 SS 3.63 MED | 3.25 CA DI | 228.08 W CHECK1 | | Voucher# 060006 eVoucher .00 |
| L File: 002789 Dept: 018770 Clock: 20HR Rate: 16.9000 | 57.98 | | 4.00 H | 979.88 | | 67.60 H | | | | | | |
| | | | | | | | 1,047.46 | 3.75 FIT 52.18 SS 12.20 MED | 6.64 CA 10.94 CA DI | 755.94 W CHECK1 192.58 M MEDICL | 11.94 D DENTAL 1.31 O VISION | Voucher# 060007 eVoucher .00 |



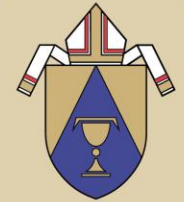
| PERSONNEL | HOURS | | | EARNINGS | | | GROSS | STATUTORY DEDUCTIONS | | VOLUNTARY DEDUCTIONS | | | NET PAY | | | | |
|---|--------|---------|-----------|-----------|------------|--------------|-----------|----------------------|---------|----------------------|----------|-------|----------|-----------------|------------------|--------|--------|
| | Reg | O/T | Hours 3&4 | Reg | O/T | Earnings 3&4 | | Earnings 5 | Federal | State/Local | | | | | | | |
| RELIGIOUS OF THE VIRGIN MARY,CON Per End: 01/31/2028 File: 002784 Dept: 018770 Clock: 35HR Rate: 4993.53 | 151.67 | | | 4,993.53 | | | | | | | | | | | | | |
| | | | | | | | 4,993.53 | .00 | FIT | 4841.45 | W CHECK1 | 13.57 | D DENTAL | Voucher# 060008 | | | |
| | | | | | | | | | | 137.71 | M MEDICL | .80 | O VISION | | | | |
| DEPT TOTAL 018770 | 363.63 | REG | | 12,788.09 | REG | | .00 | O/T | 678.36 | FIT | | | | 11,321.93 | TOTAL DEDUCTIONS | 9 Pays | 632.75 |
| | .00 | O/T | | 321.67 | EARNINGS 3 | | .00 | EARNINGS 4 | 266.79 | SS | | | | | | | |
| | 18.00 | HOURS 3 | | .00 | EARNINGS 5 | | 13,089.78 | GROSS | 62.39 | MED | | | | | | | |
| | .00 | HOURS 4 | | | | | | | 71.61 | STATE | | | | | | | |
| | | | | | | | | | 55.93 | SDI | | | | | | | |

| | | | | | | | | | | | |
|--------------------------|-----------|----|--------|--------|---|--------|--------|----|--------|---|--------|
| HOURS ANALYSIS: | 8.00 | H | HOLDY | 8.00 | S | SICK | 2.00 | MP | Meal | | |
| EARNINGS ANALYSIS: | 135.20 | H | HOLDY | 135.20 | S | SICK | 51.27 | MP | Meal | | |
| STATUTORY DED. ANALYSIS: | 71.61 | 25 | CA | | | | | | | | |
| | 55.93 | 25 | CA | | | | | | SDI | | |
| VOLUNTARY DED. ANALYSIS: | 500.00 | B | 403B | 25.51 | D | DENTAL | 330.27 | M | MEDICL | | |
| | 10,464.04 | W | CHECK1 | | | | | | 2.11 | D | VISION |

| Agency | Rate | You are responsible for Depositing these amounts | | Amount debited from your account | |
|-------------------------------|------|--|-------------|----------------------------------|-------------|
| | | EE withheld | ER contrib. | EE withheld | ER contrib. |
| Federal Income Tax | | | | 678.36 | |
| Earned Income Credit Advances | | | | | |
| Social Security | | | | 266.79 | 266.79 |
| Medicare | | | | 62.39 | 62.39 |
| Medicare Surtax | | | | | |
| Federal Unemployment Tax | | | | | |
| Subtotal Federal | | | | 1,007.54 | 329.18 |

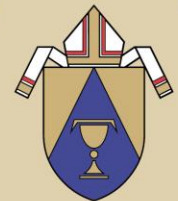
- Entry would be as follows:

| Account # | Debit | Credit |
|------------------------|-----------|-----------|
| 601.xx - Clergy | 3,587.42 | |
| 601.xx - Lay | 851.25 | |
| 601.xx - Lay | 842.69 | |
| 601.xx - Lay | 486.60 | |
| 601.xx - Lay | 332.42 | |
| 601.xx - Lay | 697.92 | |
| 601.xx - Lay | 250.47 | |
| 601.xx - Lay | 1,047.46 | |
| 601.2- Religious | 4,993.53 | |
| 602 | 329.18 | |
| 603.32 - Lay Insurance | | 357.89 |
| 603.35-403 B | | 500.00 |
| 101.xx Checking | | 12,561.05 |
| | 13,418.94 | 13,418.94 |



- QuickBooks entry

| | | | |
|--------------------------------------|--------------|---------------|----------|
| \$ | 197.00 | 1.3% | |
| \$ | 15,490.00 | 98.5% | |
| \$ | 32.00 | 0.2% | |
| \$ | 15,719.00 | 100.0% | |
| Entries | | | |
| Monthly | \$1,310.00 | | |
| | <i>Debit</i> | <i>Credit</i> | |
| 603.3 | 16.42 | | |
| 635 | 1,290.92 | | |
| 603.34 | 2.67 | | |
| 101.xx | | | 1,310.00 |
| OR | | | |
| Fiscal year end June 30, 20xx | | | |
| | <i>Debit</i> | <i>Credit</i> | |
| 603.3 | 197.00 | | |
| 603.34 | 32.00 | | |
| 635 | | | 229.00 |



MISC. BOOKKEEPING ITEMS –

PARISH FINANCES – CALENDAR/ KEY DATES

Diocesan & Parish Fiscal Year is July 1 – June 30

- **June 30:** Parish Budget submitted to Diocesan Finance Department
- **Early July:** payroll changes (wage and benefits changes)
- **July/August:** New fiscal year billings distributed (Insurance and Priest Pension, 'Estimated' Assessment)
estimated assessment for 25-26 = actual assessment for 24-25, is actualized after your APFR is submitted)
- **August 31:** Completed Annual Parish Financial Report (APFR). A complete report includes:
 - Transmittal letter (signed by Father)
 - Completed cover sheet (signed by preparer)
 - Addendum A – List of/ info of Finance Council members
 - Addendum B – completed



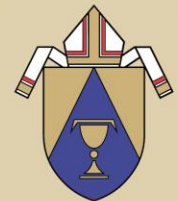
MISC. BOOKKEEPING ITEMS –

PARISH FINANCES – CALENDAR/ KEY DATES (CONT'D) ASSESSMENT

* **SOON AFTER APFR IS SUBMITTED** – THE ‘FINAL’ ASSESSMENT CALCULATED AND COMMUNICATED. FOR EXAMPLE:

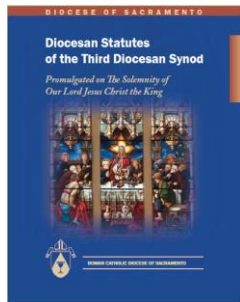
| <i>ASSESSMENT RATE SCHEDULE & EXAMPLE</i> | | |
|---|-------------------|---------------|
| <u>Min Offt'y</u> | <u>Max Offt'y</u> | <u>Assm't</u> |
| \$0 | \$20,000 | 8% |
| \$20,000 | \$30,000 | 10% |
| \$30,000 | \$40,000 | 12% |
| \$40,000 | \$60,000 | 13% |
| \$60,000 | \$80,000 | 14% |
| \$80,000 | \$100,000 | 15% |
| \$100,000 | \$150,000 | 16% |
| \$150,000 | \$200,000 | 17% |
| \$200,000 | \$5,000,000 | 18% |

| <i>WORKSHEET</i> | |
|------------------|--|
| \$ 50,000 | Offertory: Acct 501 7/1/24 - 6/30/25 |
| \$ (1,200) | Minus: PFI Loan Interest Expense (from PFI Stmt) 2024-25 |
| \$ 48,800 | Equals: Net Offertory Subject to Assessment |
| | 13% Assessment Rate |
| \$ 6,344 | Final Assessment 2025-26 |



MISC. BOOKKEEPING ITEMS – PARISH FINANCES – CALENDAR/KEY DATES (CONT'D)

- **Fall/ Winter:** Annual Report to the Faithful communicated to parishioners (Statute 131)



131. Annual Report to the Faithful

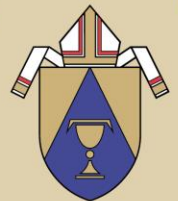
A report of diocesan finances is to be made to the faithful annually, including the publishing of the audited Annual Financial Statements. A report of the finances of the supporting organizations, including their audited Annual Financial Statements, shall be made to the appropriate stakeholders each year.¹¹⁴

https://www.scd.org/sites/default/files/2017-06/Statutes_Book_Web.pdf

- **Early January:** mid year reporting of offertory to Diocese (7/1/xx – 12/31/xx)
- **Mid January:** reporting for Welfare Exemption filings
- **Late January:** prepare 1099-NEC's and send to qualifying individuals/entities. Submit 1096/1099's to IRS.
- **Mid March:** Budget Template Available. Plan for approval by Finance Council in May, and submission to Diocese by 6/30.
- **April/May** – benefits changes prepared and approved by employee (PT10, PT1001)



NOTRE DAME FEDERAL
CREDIT UNION - MARIO ELIA



DIOCESE OF SACRAMENTO

The Value of Non-Profit Banking

Supporting the Stewardship of Parish, School, and Ministry
Resources

Mario Elia – Vice President, Director of Market Development
04.13.2026



Banks vs. Credit Unions

Why the Credit Union Difference Matters

For parishes, schools, and diocesan ministries, where you bank affects earnings, fees, service, and how much stays available for the mission.

Typical bank

Built primarily to create return for shareholders

- Profit first, with pricing and decisions often driven by shareholder return
- Fees and lower earnings can create more drag on operating cash
- Service can feel more centralized and less flexible for nonprofit ministry needs
- The relationship may stay transactional rather than mission-aligned

VS

Credit union

Built to serve members, not outside shareholders

- People over profit, with value designed to flow back to members
- High-yield non-profit checking with no fees, so more resources support the mission
- Treasury tools, responsive support, and local decision-makers fit parish and school realities
- Mission alignment matters when stewardship and community impact are part of the relationship

For Catholic institutions, this is not just about where money sits. It is about how well your banking partner supports stewardship, service, and the mission.

“

**We know all things work together
for good for those who love God.**

Romans 8:28

”

Catholic Social Teaching

Notre Dame Federal Credit Union and Catholic Ministry

The credit union mission walks along side Catholic institutions in how we think about stewardship, service, and care for the broader community.

● Human dignity

People come before profits. A member-owned cooperative is built to serve owners, not outside shareholders.

● Common good

Financial decisions should help institutions keep more resources working for ministry and community needs.

● Solidarity

A relationship-driven model supports parishes, schools, and diocesan ministries as partners, not just account holders.

● Preferential option for the poor

How money is managed matters. Mission-aligned banking can help institutions extend resources further.

● A true partner in ministry

Catholic credit unions often view faith-based organizations as partners in service and community impact, not just customers.

● Stewardship in practice

Where a Catholic institution banks is also a stewardship decision. The relationship should reflect the mission it serves.

As a financial partner, we help Catholic institutions serve people well, steward resources carefully, and stay focused on the mission.

What matters most

What Matters Most in Day-to-Day Operations

These are usually the questions that matter most in day-to-day ministry operations.

1

Stewardship of operating cash

Keep more earnings in the account and eliminate unnecessary fees.

2

Better treasury controls

Separate user access, approvals, wires, ACH tools, and fraud mitigation.

3

Responsive capital

Support for projects, property improvements, and tools to manage growth at your parish and school.

4

A partner beyond the account

Community reinvestment, parish support, and stewardship programs to support your families and parishioners.

The result: a cleaner operating framework, stronger controls, and more dollars staying closer to your mission.

Who we are and why it matters

The Largest Catholic Credit Union in the Country

A Catholic financial partner with the size, service, and stewardship focus to support parishes, schools, and diocesan entities.

85+

years of service

● **People over profit**

Member-owned, not shareholder-driven.

● **Catholic values**

Mission-first beliefs that center around parish and diocesan stewardship.

\$1.3B+

in assets

● **Local decision-makers**

Responsive service and faster follow-through when needs come up.

● **Full-service**

Treasury, lending, trust, and everyday financial services in one relationship.

66,000+

members nationwide

- A banking partner that understands parish and school operating realities

1,400+

affiliated groups served

- One relationship that can support daily cash management and larger capital needs

20%+

of 2025 net income given back

- A values-aligned institution that is still equipped to serve at institutional scale



A true partner for your day-to-day operations and long-term planning

Day-to-day operations

How We Help You Manage Day-to-Day Operations

Checking, treasury tools, deposit handling, approvals, reporting, and fraud controls built for everyday administration.

Ultimate Nonprofit Business Checking

High yield with no monthly maintenance fees, no transaction limits, no deposit fees, and no minimum balance requirement.

| Balance tier | APY |
|----------------------|-------|
| Under \$75,000 | 0.20% |
| \$75,000 - \$999,999 | 1.70% |
| \$1,000,000+ | 3.60% |

Rates current as of 01/01/2026

NO FEES

● Free armored courier

Scheduled armored transportation services available at no cost for qualifying deposit handling needs.

● Remote deposit capture

Free remote deposit check scanner support and mobile deposit capability.

● ACH, wires, and bill pay

Business online banking with payment tools, approvals, and flexible day-to-day processing.

● Admin access and reporting

Separate user permissions, historical transaction access, statements, and downloads.

● Positive Pay + ACH controls

Fraud mitigation tools for checks and incoming ACH debits.

● Nationwide access

30,000+ surcharge-free ATMs and 4,000+ shared branch locations.

Flexible financing

Flexible Financing for your Ministry Needs

Business Credit Cards – a practical purchasing tool for recurring expenses, day-to-day ministry needs, and easier card-spend visibility.

1 1.5% cash back

Earn 1.5% cash back on every purchase made with the Business Rewards Credit Card.

2 No annual fee

No annual fee, no inactivity fee, and no penalty rates.

3 Low rates and grace period

Competitive rates plus a 28-day grace period when you need a little extra time before interest applies.

4 Fraud tools and support

Card Valet fraud monitoring, online access, autopay, and 24/7 customer support.



What this can help with

- Everyday office, ministry, and school purchasing
- Recurring bills, travel, events, and operating expenses
- Department or staff spend that needs better visibility
- Expense approvals and spend tracking with SpendTrack

A simple way to manage everyday spending while earning rewards and keeping card activity easier to track.

Other available financing can include:

Ultimate Credit Line

Commercial real estate

Commercial vehicle

Availability depends on the institution, structure, and existing diocesan lending arrangements.

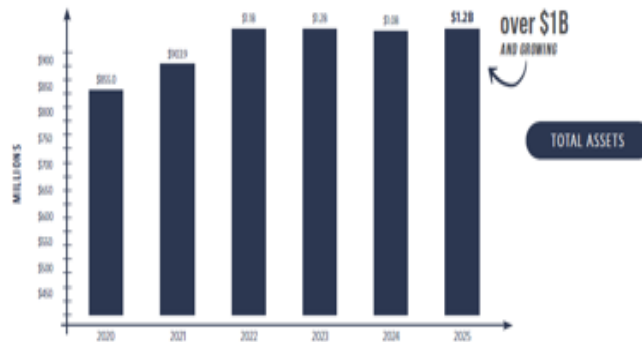
Giving back in impactful ways



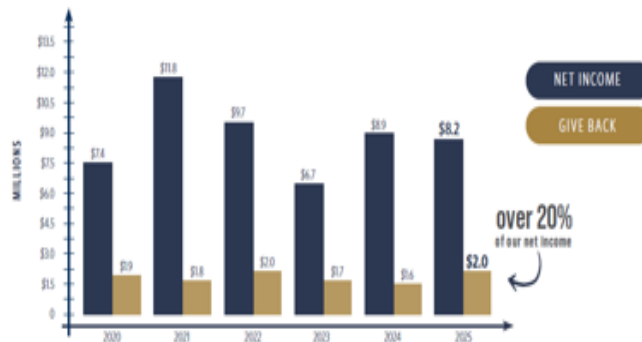
20%+

of 2025 net income given back to the communities we serve

FINANCIAL CONDITION



OPERATIONAL TRENDS



Additional give-back benefits

- Priest and deacon auto-loan benefit tied back to the parish
- A give-back culture that is part of the institution, not an afterthought
- Individual products and services that can serve parish employees and parishioners too

ELEVATE \$150

- 1 Any Member or individual interested in learning more about membership can schedule a 30-minute financial checkup and meet with a representative
- 2 Nonprofit Organization receives rebate of \$150 donation

Auto Loan Benefit

- 1 Any Member opens a new auto loan and mentions ELEVATE
- 2 Nonprofit organization receives rebate of 1% of total loan amount*

ELEVATE Card Benefit

- 1 Any Member opens an ELEVATE debit and/or credit card
- 2 Nonprofit organization receives rebate of 1% on every signature transaction†

What this means -
Where your parish and school banks, directly impacts how much of your money stays working for your mission.

Implementation Process

Steps in Transitioning to Notre Dame FCU

A straightforward transition plan for each parish or school, designed to be personalized, clear, and not disruptive.

1

Needs discussion

Account structure, users, permissions, documentation, and how the office operates today.

2

Establish membership

Open requested accounts and put the membership relationship in place.

3

Set up online banking

Configure business online, mobile banking, bill pay, and access levels.

4

Coordinate deposits

Finalize scanner setup, armored transport, and deposit routines where needed.

5

Transition assistance

Hands-on support before, during, and after the move to the new account. We walk with you every step of the way!



**We walk with you every step
of the way!**

Concierge-level service

A Team That Supports You!

Local people, nationwide access, and day-to-day support that feels easier to work with.

What support should feel like

- Local decision-makers and concierge-level service
- Business online and mobile banking with separate user permissions
- 30,000+ surcharge-free ATMs and 4,000+ shared branches
- A team that can help tailor structure, access, and implementation

Clear Processes and Quick Answers



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Thank you!

Questions and discussion

We would welcome the opportunity to learn more about your parish and where our team at Notre Dame FCU may be able to help!

Next Steps...

- Current account structure and treasury workflows
- Operating cash levels and deposit handling needs
- Potential financing needs or refinance opportunities
- How can we help?

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WRAP –UP AND QUESTIONS?

