

WCMF INC.

EMPLOYEE HANDBOOK

EFFECTIVE DATE

06/2009

TABLE OF CONTENTS

NO. POLICY TITLE

INTRODUCTION

- 10 Title Page
- 20 Employee Welcome Message
- 40 Introductory Statement
- 51 Employee Acknowledgment Form

EMPLOYMENT

- 101 Nature of Employment
- 102 Employee Relations
- 103 Equal Employment Opportunity
- 105 Hiring of Relatives
- 106 Employee Medical Examinations
- 107 Immigration Law Compliance
- 108 Conflicts of Interest
- 110 Outside Employment
- 112 Non-Disclosure

EMPLOYMENT STATUS & RECORDS

- 201 Employment Categories
- 202 Access to Personnel Files
- 203 Employment Reference Checks
- 204 Personnel Data Changes
- 205 Introductory Period
- 208 Employment Applications
- 209 Performance Evaluation

EMPLOYEE BENEFIT PROGRAMS

- 303 Vacation Benefits
- 304 Sick Days
- 305 Holidays
- 306 Workers' Compensation Insurance

TIMEKEEPING/PAYROLL

- 401 Timekeeping
- 403 Paydays
- 405 Employment Termination
- 408 Pay Advances
- 409 Administrative Pay Corrections
- 410 Pay Deductions and Setoffs

WORK CONDITIONS & HOURS

- 501 Safety
- 502 Work Schedules
- 504 Use of Phone and Mail Systems
- 505 Smoking
- 506 Meal Periods
- 508 Use of Equipment
- 510 Emergency Closings
- 514 Visitors in the Workplace
- 516 Computer and E-mail Usage
- 518 Workplace Monitoring

EMPLOYEE CONDUCT & DISCIPLINARY ACTION

- 701 Employee Conduct & Work Rules
- 702 Drug & Alcohol Use
- 703 Sexual & Other Unlawful Harassment
- 704 Attendance & Punctuality
- 705 Personal Appearance
- 706 Return of Property
- 708 Resignation
- 710 Security Inspections
- 712 Solicitation
- 714 Drug Testing
- 716 Progressive Discipline
- 718 Problem Resolution

WELCOME NEW EMPLOYEE!!

On behalf of your colleagues, I welcome you to WCMF INC. and wish you every success here. We believe that each employee contributes directly to WCMF INC. growth and success, and we hope you will take pride in being a member of our team.

This handbook is designed to acquaint you with WCMF INC. and provide you with information about working conditions, employee benefits, and some of the policies affecting your employment. You should read, understand, and comply with all provisions of the handbook. It describes many of your responsibilities as an employee and outlines the programs developed by WCMF INC. to benefit employees. One of our objectives is to provide a work environment that is conducive to both personal and professional growth.

No employee handbook can anticipate every circumstance or question about policy. As WCMF INC. continues to grow, the need may arise and WCMF INC. reserves the right to revise, supplement, or rescind any policies or portion of the handbook from time to time as it deems appropriate, in its sole and absolute discretion. The only exception to any changes is our employment-at-will policy permitting you or WCMF INC. to end our relationship for any reason at any time. Employees will, of course, be notified of such changes to the handbook as they occur.

We hope that your experience here will be challenging, enjoyable, and rewarding. Again, welcome!

Sincerely,

Parker Enloe, President WCMF INC.

EMPLOYEE ACKNOWLEDGEMENT FORM

The employee handbook describes important information about WCMF INC., and I understand that I should consult the Office Manager regarding any questions not answered in the handbook. I have entered into my employment relationship with WCMF INC. voluntarily and acknowledge that there is no specified length of employment. Accordingly, either I or WCMF INC. can terminate the relationship at will, with or without cause, at any time, so long as there is no violation of applicable federal or state law.

Since the information, policies, and benefits described here are necessarily subject to change, I acknowledge that revisions to the handbook may occur, except to WCMF INC. policy of employment-at-will. All such changes will be communicated through official notices, and I understand that revised information may supersede, modify, or eliminate existing policies. Only the chief executive officer of WCMF INC. has the ability to adopt any revisions to the policies in this handbook.

Furthermore, I acknowledge receiving a copy of this handbook (pages 1 -19 dated 5/20/2009) and that it is neither a contract of employment nor a legal document. I have received the handbook, and I understand that it is my responsibility to read and comply with the policies contained in this handbook and any revisions made to it.

EMPLOYEE'S SIGNATURE

DATED

EMPLOYEE'S NAME (PRINTED)

101 NATURE OF EMPLOYMENT

This handbook is intended to provide employees with a general understanding of our personnel policies. Employees are encouraged to familiarize themselves with the contents of this handbook, for it will answer many common questions concerning employment with WCMF INC.

However, this handbook cannot anticipate every situation or answer every question about employment. It is not an employment contract and is not intended to create contractual obligations of any kind. Neither the employee nor WCMF INC. is bound to continue the employment relationship if either chooses, at its will, to end the relationship at any time.

In order to retain necessary flexibility in the administration of policies and procedures, WCMF INC. reserves the right to change, revise, or eliminate any of the policies and/or benefits described in this handbook, except for its policy of employment- at-will. The only recognized deviations from the stated policies are those authorized and signed by the chief executive officer of WCMF INC.

102 EMPLOYEE RELATIONS

WCMF INC. believes that the work conditions, wages, and benefits it offers to its employees are competitive with those offered by other employers in this area and in this industry. If employees have concerns about work conditions or compensation, they are strongly encouraged to voice these concerns openly and directly to their supervisors.

Our experience has shown that when employees deal openly and directly with supervisors, the work environment can be excellent, communications can be clear, and attitudes can be positive. We believe that WCMF INC. amply demonstrates its commitment to employees by responding effectively to employee concerns.

103 EQUAL EMPLOYMENT OPPORTUNITY

In order to provide equal employment and advancement opportunities to all individuals, employment decisions at WCMF INC. will be based on merit, qualifications, and abilities. WCMF INC. does not discriminate in employment opportunities or practices on the basis of race, color, religion, sex, national origin, age, disability, or any other characteristic protected by law.

WCMF INC. will make reasonable accommodations for qualified individuals with known 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.

In addition to a commitment to provide equal employment opportunities to all qualified individuals, WCMF INC. has established an affirmative action program to promote opportunities for individuals in certain protected classes throughout the organization.

Any employees with questions or concerns about any type of discrimination in the workplace are encouraged to bring these issues to the attention of their immediate supervisor or the Office Manager. Employees can raise concerns and make reports without fear of reprisal. Anyone found to be engaging in any type of unlawful discrimination will be subject to disciplinary action, up to and including termination of employment.

105 HIRING OF RELATIVES

The employment of relatives in the same area of an organization may cause serious conflicts and problems with favoritism and employee morale. In addition to claims of partiality in treatment at work, personal conflicts from outside the work environment can be carried into day-to-day working relationships.

Although WCMF INC. has no prohibition against hiring relatives of existing employees, we are committed to monitoring situations in which relatives work in the same area. In case of actual or potential problems, WCMF INC. will take prompt action. This can include reassignment or, if necessary, termination of employment for one or both of the individuals involved.

For the purposes of this policy, a relative is any person who is related by blood or marriage, or whose relationship with the employee is similar to that of persons who are related by blood or marriage.

106 EMPLOYEE MEDICAL EXAMINATIONS

To help ensure that employees are able to perform their duties safely, medical examinations may be required.

After an offer has been made to an applicant entering a designated job category, a medical examination will be performed at WCMF INC.'s expense by a health professional of WCMF INC.'s choice. The offer of employment and assignment to duties is contingent upon satisfactory completion of the exam.

Current employees may be required to take medical examinations to determine fitness for duty. Such examinations will be scheduled at reasonable times and intervals and performed at WCMF INC.'s expense.

Information on an employee's medical condition or history will be kept separate from other employee information and maintained confidentially. Access to this information will be limited to those who have a legitimate need to know.

107 IMMIGRATION LAW COMPLIANCE

WCMF INC. is committed to employing only United States citizens and aliens who are authorized to work in the United States and does not unlawfully discriminate on the basis of citizenship or national origin.

In compliance with the Immigration Reform and Control Act of 1986, each new employee, as a condition of employment, must complete the Employment Eligibility Verification Form I-9 and present documentation establishing identity and employment eligibility. Former employees who are rehired must also complete the form if they have not completed an I-9 with WCMF INC. within the past three years, or if their previous I-9 is no longer retained or valid.

Employees with questions or seeking more information on immigration law issues are encouraged to contact the Office Manager. Employees may raise questions or complaints about immigration law compliance without fear of reprisal.

108 CONFLICTS OF INTEREST

Employees have an obligation to conduct business within guidelines that prohibit actual or potential conflicts of interest. This policy establishes only the framework within which WCMF INC. wishes the business to operate. The purpose of these guidelines is to provide general direction so that employees can seek further clarification on issues related to the subject of acceptable standards of operation. Contact the Human Resources Manager for more information or questions about conflicts of interest.

Transactions with outside firms must be conducted within a framework established and controlled by the executive level of WCMF INC. Business dealings with outside firms should not result in unusual gains for those firms. Unusual gain refers to bribes, product bonuses, special fringe benefits, unusual price breaks, and other windfalls designed to ultimately benefit either the employer, the employee, or both. Promotional plans that could be interpreted to involve unusual gain require specific executive-level approval.

An actual or potential conflict of interest occurs when an employee is in a position to influence a decision that may result in a personal gain for that employee or for a relative as a result of WCMF INC.'s business dealings. For the purposes of this policy, a relative is any person who is related by blood or marriage, or whose relationship with the employee is similar to that of persons who are related by blood or marriage.

No "presumption of guilt" is created by the mere existence of a relationship with outside firms. However, if employees have any influence on transactions involving purchases, contracts, or leases, it is imperative that they disclose to an officer of WCMF INC. as soon as possible the existence of any actual or potential conflict of interest so that safeguards can be established to protect all parties.

Personal gain may result not only in cases where an employee or relative has a significant ownership in a firm with which WCMF INC. does business, but also when an employee or relative receives any kickback, bribe, substantial gift, or special consideration as a result of any transaction or business dealings involving WCMF INC.

110 OUTSIDE EMPLOYMENT

Employees may hold outside jobs as long as they meet the performance standards of their job with WCMF INC. All employees will be judged by the same performance standards and will be subject to WCMF INC.'s scheduling demands, regardless of any existing outside work requirements.

If WCMF INC. determines that an employee's outside work interferes with performance or the ability to meet the requirements of WCMF INC. as they are modified from time to time, the employee may be asked to terminate the outside employment if he or she wishes to remain with WCMF INC.

Outside employment that constitutes a conflict of interest is prohibited. Employees may not receive any income or material gain from individuals outside WCMF INC. for materials produced or services rendered while performing their jobs.

112 NON-DISCLOSURE

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

Compensation data

Employees who improperly use or disclose trade secrets or confidential business information will be subject to disciplinary action, up to and including termination of employment, even if they do not actually benefit from the disclosed information.

201 EMPLOYMENT CATEGORIES

It is the intent of WCMF INC. to clarify the definitions of employment classifications so that employees understand their employment status and benefit eligibility. These classifications do not guarantee employment for any specified period of time. Accordingly, the right to terminate the employment relationship at will at any time is retained by both the employee and WCMF INC.

Each employee is designated as either NONEXEMPT or EXEMPT from federal and state wage and hour laws. NONEXEMPT employees are entitled to overtime pay under the specific provisions of federal and state laws. EXEMPT employees are excluded from specific provisions of federal and state wage and hour laws. An employee's EXEMPT or NONEXEMPT classification may be changed only upon written notification by WCMF INC. management.

In addition to the above categories, each employee will belong to one other employment category:

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

PART-TIME employees are those who are not assigned to a temporary or introductory status and who are regularly scheduled to work less than 36 hours per week. While they do receive all legally mandated benefits (such as Social Security and workers' compensation insurance), they are ineligible for all of WCMF INC.'s other benefit programs.

INTRODUCTORY employees are those whose performance is being evaluated to determine whether further employment in a specific position or with WCMF INC. is appropriate. Employees who satisfactorily complete the introductory period will be notified of their new employment classification.

TEMPORARY employees are those who are hired as interim replacements, to temporarily supplement the work force, or to assist in the completion of a specific project. Employment assignments in this category 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 are ineligible for all of WCMF INC.'s other benefit programs.

CASUAL employees are those who have established an employment relationship with WCMF INC.'s 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 WCMF INC.'s other benefit programs.

202 ACCESS TO PERSONNEL FILES

WCMF INC. maintains a personnel file on each employee. The personnel file includes such information as the employee's job application, resume, records of training, documentation of performance appraisals and salary increases, and other employment records.

Personnel files are the property of WCMF INC., and access to the information they contain is restricted. Generally, only supervisors and management personnel of WCMF INC. who have a legitimate reason to review information in a file are allowed to do so.

Employees who wish to review their own file should contact the Office Manager. With reasonable advance notice, employees may review their own personnel files in WCMF INC.'s offices and in the presence of an individual appointed by WCMF INC. to maintain the files.

203 EMPLOYMENT REFERENCE CHECKS

To ensure that individuals who join WCMF INC. are well qualified and have a strong potential to be productive and successful, it is the policy of WCMF INC. to check the employment references of all applicants.

WCMF INC. will respond to all reference check inquiries from other employers. Responses to such inquiries will be limited to factual information that can be substantiated by WCMF INC.'s records.

204 PERSONNEL DATA CHANGES

It is the responsibility of each employee to promptly notify WCMF INC. 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 has changed notify the Office Manager.

205 INTRODUCTORY PERIOD

The 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. WCMF INC. uses this period to evaluate employee capabilities, work habits, and overall performance.

All new and rehired employees work on an introductory basis for the first 90 calendar days after their date of hire. Any significant absence will automatically extend an introductory period by the length of the absence. If WCMF INC. determines that the designated introductory period does not allow sufficient time to thoroughly evaluate the employee's performance, the introductory period may be extended for a specified period.

Upon satisfactory completion of the introductory period, employees enter the "regular" employment classification.

During the introductory period, new employees are eligible for those benefits that are required by law, such as workers' compensation insurance and Social Security. After becoming regular employees, they may also be eligible for other WCMF INC.-provided benefits, subject to the terms and conditions of each benefits program. Employees should read the information for each specific benefits program for the details on eligibility requirements.

208 EMPLOYMENT APPLICATIONS

WCMF INC. 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 WCMF INC.'s exclusion of the individual from further consideration for employment or, if the person has been hired, termination of employment.

209 PERFORMANCE EVALUATION

Supervisors and employees are strongly encouraged to discuss job performance and goals on an informal, day-to-day basis. A formal written performance evaluation will be conducted at the end of an employee's initial period of hire, known as the introductory period. Additional formal performance evaluations are conducted to provide both supervisors and employees the opportunity to discuss job tasks, identify and correct weaknesses, encourage and recognize strengths, and discuss positive, purposeful approaches for meeting goals.

303 VACATION BENEFITS

Regular full time employees will receive 1 week (5 days) paid vacation after being employed for one full year. Vacation days shall increase by 1 additional day for each full year of uninterrupted employment with WCMF INC. up to a maximum of 2 weeks (10 days) paid vacation.

Vacation requests must be made in writing providing at least 30 days advance notice. Every effort will be made to accommodate requests were possible. In general vacation time should be taken between the 8th & 28th of the month to avoid our busiest times.

304 SICK DAYS

Any time taken off work for being sick are deducted directly from any accrued vacation time or wages are reduced directly if no vacation time has accrued.

305 HOLIDAYS

WCMF INC. will grant the following paid holiday time off to Regular full-time nonexempt employees on the holidays listed below or provide an alternative paid day off so that office in the sole discretion of EMMR INC. can be staffed properly:

- New Year's Day (January 1)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Thanksgiving (fourth Thursday in November)
- Christmas (December 25)

WCMF INC. will grant paid holiday time off to all eligible employees who have completed 1 year of service in an eligible employment classification. 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 would otherwise have worked on that day. Eligible employee classification(s):

Regular full-time employees

To be eligible for holiday pay, employees must work the last scheduled day immediately preceding and the first scheduled day immediately following the holiday.

If a recognized holiday falls during an eligible employee's paid absence (e.g., vacation, sick leave), the employee will be ineligible for holiday pay.

In addition to the recognized holidays previously listed, eligible employees will receive one floating holidays in each anniversary year. To be eligible, employees must complete 1 calendar year of service in an eligible employment classification. These holidays must be scheduled with the prior approval of the employee's supervisor.

Paid time off for holidays will not be counted as hours worked for the purposes of determining overtime.

306 WORKERS' COMPENSATION INSURANCE

WCMF INC. provides a comprehensive workers' compensation insurance program at no cost to employees. This program covers any injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, workers' compensation insurance provides benefits after a short waiting period or, if the employee is hospitalized, immediately.

Employees who sustain work-related injuries or illnesses should inform their supervisor immediately. No matter how minor an on- the-job injury may appear, it is important that it be reported immediately. This will enable an eligible employee to qualify for coverage as quickly as possible.

Neither WCMF INC. nor the insurance carrier will be liable for the payment of workers' compensation benefits for injuries that occur during an employee's voluntary participation in any off-duty recreational, social, or athletic activity sponsored by WCMF INC.

401 TIMEKEEPING

Accurately recording time worked is the responsibility of every nonexempt employee. Federal and state laws require WCMF INC. to keep an accurate record of time worked in order to calculate employee pay and benefits. Time worked is all the time actually spent on the job performing assigned duties.

Nonexempt 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. Overtime work must always be approved before it is performed.

Altering, falsifying, tampering with time records, or recording time on another employee's time record may result in disciplinary action, up to and including termination of employment.

It is the employees' responsibility to sign their time records to certify the accuracy of all time recorded. The supervisor will review and then initial the time record before submitting it for payroll processing. In addition, if corrections or modifications are made to the time record, both the employee and the supervisor must verify the accuracy of the changes by initialing the time record within 24 hours.

403 PAYDAYS

All employees are paid semimonthly on the FIRST and 15TH days of the month. Each paycheck will include earnings for all work performed through the end of the previous payroll period. Work performed between the 1st & 15th will be paid on the 1st of the following month and so on.

In the event that a regularly scheduled payday falls on a day off such as a weekend or holiday, employees will receive pay on the first day of work following 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.

Employees may have pay directly deposited into their bank accounts if they provide advance written authorization to WCMF INC. Employees will receive an itemized statement of wages when WCMF INC. makes direct deposits.

405 EMPLOYMENT TERMINATION

Termination of employment is an inevitable part of personnel activity within any organization, and many of the reasons for termination are routine. Below are examples of some of the most common circumstances under which employment is terminated:

RESIGNATION - voluntary employment termination initiated by an employee.

DISCHARGE - involuntary employment termination initiated by the organization.

LAYOFF - involuntary employment termination initiated by the organization for nondisciplinary reasons.

Since employment with WCMF INC. is based on mutual consent, both the employee and WCMF INC. have the right to terminate employment at will, with or without cause, at any time. Employees will receive their final pay in accordance with applicable state law.

408 PAY ADVANCES

WCMF INC. does not provide pay advances on unearned wages to employees.

409 ADMINISTRATIVE PAY CORRECTIONS

WCMF INC. 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 unlikely event that there is an error in the amount of pay, the employee should promptly bring the discrepancy to the attention of the Office Manager so that corrections can be made as quickly as possible.

410 PAY DEDUCTIONS AND SETOFFS

The law requires that WCMF INC. make certain deductions from every employee's compensation. Among these are applicable federal, state, and local income taxes. WCMF INC. also must deduct Social Security taxes on each employee's earnings up to a specified limit that is called the Social Security "wage base." WCMF INC. matches the amount of Social Security taxes paid by each employee.

Pay setoffs are pay deductions taken by WCMF INC., usually to help pay off a debt or obligation to WCMF INC. or others.

If you have questions concerning why deductions were made from your pay check or how they were calculated, your supervisor can assist in having your questions answered.

501 SAFETY

To assist in providing a safe and healthful work environment for employees, customers, and visitors, WCMF INC. has established a workplace safety program. This program is a top priority for WCMF INC. The Office Manager has responsibility for implementing, administering, monitoring, and evaluating the safety program. Its success depends on the alertness and personal commitment of all.

WCMF INC. provides information to employees about workplace safety and health issues through regular internal communication channels such as supervisor-employee meetings, bulletin board postings, memos, or other written communications.

Some of the best safety improvement ideas come from employees. Those with ideas, concerns, or suggestions for improved safety in the workplace are encouraged to raise them with their supervisor, or with another supervisor or manager, or bring them to the attention of the Office Manager. Reports and concerns about workplace safety issues may be made anonymously if the employee wishes. All reports can be made without fear of reprisal.

Each employee is expected to obey safety rules and to exercise caution in all work activities. Employees must immediately report any unsafe condition to the appropriate supervisor. Employees who violate safety standards, who cause hazardous or dangerous situations, or who fail to report or, where appropriate, remedy such situations, may be subject to disciplinary action, up to and including termination of employment.

In the case of accidents that result in injury, regardless of how insignificant the injury may appear, employees should immediately notify the Office Manager or the appropriate supervisor. Such reports are necessary to comply with laws and initiate insurance and workers' compensation benefits procedures.

502 WORK SCHEDULES

Work schedules for employees vary throughout our organization. Supervisors will advise employees of their individual work schedules. Staffing needs and operational demands may necessitate variations in starting and ending times, as well as variations in the total hours that may be scheduled each day and week.

504 USE OF PHONE AND MAIL SYSTEMS

Personal use of telephones for long-distance and toll calls is not permitted. Employees should practice discretion in using company telephones when making local personal calls and may be required to reimburse WCMF INC. for any charges resulting from their personal use of the telephone. Cell phone use maybe restricted or eliminated at the discretion of WCMF INC.

The mail system is reserved for business purposes only. Employees should refrain from sending or receiving personal mail at the workplace.

To ensure effective telephone communications, employees should always use the approved greeting and speak in a courteous and professional manner. Please confirm information received from the caller, and hang up only after the caller has done so.

505 SMOKING

In keeping with WCMF INC.'s intent to provide a safe and healthful work environment, smoking is prohibited throughout the workplace. This policy applies equally to all employees, customers, and visitors.

506 MEAL PERIODS

All full-time REGULAR employees are provided with one meal period of 60 minutes in length each workday. Supervisors will schedule meal periods to accommodate operating requirements. Employees will be relieved of all active responsibilities and restrictions during meal periods and will not be compensated for that time.

508 USE OF EQUIPMENT

Equipment essential in accomplishing job duties is often expensive and may be difficult to replace. When using property, employees are expected to exercise care, perform required maintenance, and follow all operating instructions, safety standards, and guidelines.

Please notify the supervisor if any equipment, machines, or tools 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. The supervisor can answer any questions about an employee's responsibility for maintenance and care of equipment used on the job.

The improper, careless, negligent, destructive, or unsafe use or operation of equipment can result in disciplinary action, up to and including termination of employment.

510 EMERGENCY CLOSINGS

At times, emergencies such as severe weather, fires, power failures, or earthquakes, can 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 from scheduled work will be unpaid. However, with supervisory approval, employees may use available paid leave time, such as unused vacation benefits.

514 VISITORS IN THE WORKPLACE

To provide for the safety and security of employees and the facilities at WCMF INC., 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.

Because of safety and security reasons, family and friends of employees are discouraged from visiting. In cases of emergency, employees will be called to meet any visitor outside their work area.

All visitors should enter WCMF INC. at the reception area. Authorized visitors will receive directions or be escorted to their destination. Employees are responsible for the conduct and safety of their visitors.

If an unauthorized individual is observed on WCMF INC.'s premises, employees should immediately notify their supervisor or, if necessary, direct the individual to the reception area.

516 COMPUTER AND E-MAIL USAGE

Computers, computer files, the E-mail system, and software furnished to employees are WCMF INC.'s property intended for business use. Employees should not use a password, access a file, or retrieve any stored communication without authorization. To ensure compliance with this policy, computer and E-mail usage may be monitored.

WCMF INC.'s strives to maintain a workplace free of harassment and sensitive to the diversity of its employees. Therefore, WCMF INC.'s prohibits the use of computers and the E-mail system in ways that are disruptive, offensive to others, or harmful to morale.

For example, the display or transmission of sexually explicit images, messages, and cartoons is not allowed. Other such misuse includes, but is not limited to, ethnic slurs, racial comments, off-color jokes, or anything that may be construed as harassment or showing disrespect for others.

E-mail may not be used to solicit others for commercial ventures, religious or political causes, outside organizations, or other non-business matters.

Employees should notify their immediate supervisor, the Office Manager or any member of management upon learning of violations of this policy. Employees who violate this policy will be subject to disciplinary action, up to and including termination of employment.

518 WORKPLACE MONITORING

Workplace monitoring may be conducted by WCMF INC.'s to ensure quality control, employee safety, security, and customer satisfaction.

Employees who regularly communicate with customers may have their telephone conversations monitored or recorded. Telephone monitoring is used to identify and correct performance problems through targeted training. Improved job performance enhances our customers' image of WCMF INC.'s as well as their satisfaction with our service.

Computers furnished to employees are the property of WCMF INC.'s. As such, computer usage and files may be monitored or accessed.

WCMF INC.'s may conduct video surveillance of non-private workplace areas. Video monitoring is used to identify safety concerns, maintain quality control, detect theft and misconduct, and discourage or prevent acts of harassment and workplace violence.

Because WCMF INC. is sensitive to the legitimate privacy rights of employees, every effort will be made to guarantee that workplace monitoring is done in an ethical and respectful manner.

701 EMPLOYEE CONDUCT AND WORK RULES

To ensure orderly operations and provide the best possible work environment, WCMF INC. expects employees to follow rules of conduct that will protect the interests and safety of all employees and the organization.

It is not possible to list all the forms of behavior that are considered unacceptable in the workplace. The following are examples of infractions of rules of conduct that may result in disciplinary action, up to and including termination of employment:

Theft or inappropriate removal or possession of property

Falsification of timekeeping records

Working under the influence of alcohol or illegal drugs

Possession, distribution, sale, transfer, or use of alcohol or illegal drugs in the workplace, while on duty, or while operating employer-owned vehicles or equipment.

Fighting or threatening violence in the workplace.

Boisterous or disruptive activity in the workplace.

Negligence or improper conduct leading to damage of employer-owned or customer-owned property

Insubordination or other disrespectful conduct

Violation of safety or health rules

Smoking in prohibited areas

Sexual or other unlawful or unwelcome harassment

Possession of dangerous or unauthorized materials, such as explosives or firearms, in the Work place

Excessive absenteeism or any absence without notice

Unauthorized absence from work station during the workday

Unauthorized use of telephones, mail system, or other employer-owned equipment

Unauthorized disclosure of business "secrets" or confidential information

Unauthorized time spent in your personal residence or other residents in complex

Violation of personnel policies

Unsatisfactory performance or conduct

Employment with WCMF INC. is at the mutual consent of WCMF INC. and the employee, and either party may terminate that relationship at any time, with or without cause, and with or without advance notice.

702 DRUG AND ALCOHOL USE

It is WCMF INC.'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 WCMF INC. premises and while conducting business-related activities off WCMF INC. premises, no employee may use, possess, distribute, sell, or be under the influence of alcohol or illegal drugs. The legal 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.

Violations of this policy may lead to disciplinary action, up to and including immediate termination of employment, and/or required participation in a substance abuse rehabilitation or treatment program. Such violations may also have legal consequences.

Under the Drug-Free Workplace Act, an employee who performs work for a government contract or grant must notify WCMF INC. of a criminal conviction for drug-related activity occurring in the workplace. The report must be made within five days of the conviction.

Employees with questions on this policy or issues related to drug or alcohol use in the workplace should raise their concerns with their supervisor or the Office Manager without fear of reprisal.

703 SEXUAL AND OTHER UNLAWFUL HARASSMENT

WCMF INC. is committed to providing a work environment that is free of discrimination and unlawful harassment. Actions, words, jokes, or comments based on an individual's sex, race, ethnicity, age, religion, or any other legally protected characteristic will not be tolerated. As an example, sexual harassment (both overt and subtle) is a form of employee misconduct that is demeaning to another person, undermines the integrity of the employment relationship, and is strictly prohibited.

Any employee who wants to report an incident of sexual or other unlawful harassment should promptly report the matter to his or her supervisor. If the supervisor is unavailable or the employee believes it would be inappropriate to contact that person, the employee should immediately contact the Office Manager or any other member of management. Employees can raise concerns and make reports without fear of reprisal.

Any supervisor or manager who becomes aware of possible sexual or other unlawful harassment should promptly advise the Office Manager or any member of management who will handle the matter in a timely and confidential manner.

Anyone engaging in sexual or other unlawful harassment will be subject to disciplinary action, up to and including termination of employment.

704 ATTENDANCE AND PUNCTUALITY

To maintain a safe and productive work environment, WCMF INC. expects employees to be reliable and to be punctual in reporting for scheduled work. Absenteeism and tardiness place a burden on other employees and on WCMF INC. In the rare instances when employees cannot avoid being late to work or are unable to work as scheduled, they should notify their supervisor as soon as possible in advance of the anticipated tardiness or absence.

Poor attendance and excessive tardiness are disruptive. Either may lead to disciplinary action, up to and including termination of employment.

705 PERSONAL APPEARANCE

Dress, grooming, and personal cleanliness standards contribute to the morale of all employees and affect the business image WCMF INC. presents to customers and visitors.

During business hours, 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 your supervisor or department head if you have questions as to what constitutes appropriate attire.

706 RETURN OF PROPERTY

Employees are responsible for all property, materials, or written information issued to them or in their possession or control. Employees must return all WCMF INC. property immediately upon request or upon termination of employment. Where permitted by applicable laws, WCMF INC. may withhold from the employee's check or final paycheck the cost of any items that are not returned when required. WCMF INC. may also take all action deemed appropriate to recover or protect its property.

708 RESIGNATION

Resignation is a voluntary act initiated by the employee to terminate employment with WCMF INC. Although advance notice is not required, WCMF INC. requests at least four weeks' written notice of resignation from nonexempt employees and eight weeks' notice from exempt employees.

710 SECURITY INSPECTIONS

WCMF INC. wishes to maintain a work environment that is free of illegal drugs, alcohol, firearms, explosives, or other improper materials. To this end, WCMF INC. prohibits the possession, transfer, sale, or use of such materials on its premises. WCMF INC. requires the cooperation of all employees in administering this policy.

Desks, lockers, and other storage devices may be provided for the convenience of employees but remain the sole property of WCMF INC. Accordingly, they, as well as any articles found within them, can be inspected by any agent or representative of WCMF INC. at any time, either with or without prior notice.

WCMF INC. likewise wishes to discourage theft or unauthorized possession of the property of employees, WCMF INC., visitors, and customers. To facilitate enforcement of this policy, WCMF INC. or its representative may inspect not only desks and lockers but also persons entering and/or leaving the premises and any packages or other belongings. Any employee who wishes to avoid inspection of any articles or materials should not bring such items onto WCMF INC.'s premises.

712 SOLICITATION

In an effort to assure a productive and harmonious work environment, persons not employed by WCMF INC. may not solicit or distribute literature in the workplace at any time for any purpose.

WCMF INC. recognizes that employees may have interests in events and organizations outside the workplace. However, employees may not solicit or distribute literature concerning these activities during working time. (Working time does not include lunch periods, work breaks, or any other periods in which employees are not on duty.)

Examples of impermissible forms of solicitation include:

The collection of money, goods, or gifts for community groups

The collection of money, goods, or gifts for religious groups

The collection of money, goods, or gifts for political groups

The collection of money, goods, or gifts for charitable groups

The sale of goods, services, or subscriptions outside the scope of official organization business

The circulation of petitions

The distribution of literature not approved by the employer

The solicitation of memberships, fees, or dues

In addition, the posting of written solicitations on company bulletin boards is prohibited. Bulletin boards are reserved for official organization communications on such items as:

Employee announcements

Workers' compensation insurance information

State disability insurance/unemployment

714 DRUG TESTING

WCMF INC. is committed to providing a safe, efficient, and productive work environment for all employees. Using or being under the influence of drugs or alcohol on the job may pose serious safety and health risks. To help ensure a safe and healthful working environment, job applicants and employees may be asked to provide body substance samples (such as urine and/or blood) to determine the illicit or illegal use of drugs and alcohol. Refusal to submit to drug testing may result in disciplinary action, up to and including termination of employment.

Copies of the drug testing policy will be provided to all employees. Questions concerning this policy or its administration should be directed to the Office Manager.

716 PROGRESSIVE DISCIPLINE

The purpose of this policy is to state WCMF INC.'s position on administering equitable and consistent discipline for unsatisfactory conduct in the workplace. The best disciplinary measure is the one that does not have to be enforced and comes from good leadership and fair supervision at all employment levels.

WCMF INC.'s own best interest lies in ensuring fair treatment of all employees and in making certain that disciplinary actions are prompt, uniform, and impartial. The major purpose of any disciplinary action is to correct the problem, prevent recurrence, and prepare the employee for satisfactory service in the future.

Although employment with WCMF INC. is based on mutual consent and both the employee and WCMF INC. have the right to terminate employment at will, with or without cause or advance notice, WCMF INC. may use progressive discipline at its discretion.

Disciplinary action may call for any of four steps -- verbal warning, written warning, suspension with or without pay, or termination of employment -- depending on the severity of the problem and the number of occurrences. There may be circumstances when one or more steps are bypassed.

Progressive discipline means that, with respect to most disciplinary problems, these steps will normally be followed: a first offense may call for a verbal warning; a next offense may be followed by a written warning; another offense may lead to a suspension; and, still another offense may then lead to termination of employment.

WCMF INC. recognizes that there are certain types of employee problems that are serious enough to justify either a suspension, or, in extreme situations, termination of employment, without going through the usual progressive discipline steps.

By using progressive discipline, we hope that most employee problems can be corrected at an early stage, benefiting both the employee and WCMF INC.

718 PROBLEM RESOLUTION

WCMF INC is committed to providing the best possible working conditions for its employees. Part of this commitment is encouraging an open and frank atmosphere in which any problem, complaint, suggestion, or question receives a timely response from WCMF INC. supervisors and management.

WCMF INC. strives to ensure fair and honest treatment of all employees. Supervisors, managers, and employees are expected to treat each other with mutual respect. Employees are encouraged to offer positive and constructive criticism.

If employees disagree with established rules of conduct, policies, or practices, they can express their concern through the problem resolution procedure. No employee will be penalized, formally or informally, for voicing a complaint with WCMF INC. in a reasonable, business-like manner, or for using the problem resolution procedure.

If a situation occurs when employees believe that a condition of employment or a decision affecting them is unjust or inequitable, they are encouraged to make use of the following steps. The employee may discontinue the procedure at any step.

1. Employee presents problem to immediate supervisor after incident occurs. If supervisor is unavailable or employee believes it would be inappropriate to contact that person, employee may present problem to Office Manager or any other member of management.
2. Supervisor responds to problem during discussion or after consulting with appropriate management, when necessary. Supervisor documents discussion.
3. Employee presents problem to Office Manager if problem is unresolved.
4. Office Manager counsels and advises employee, assists in putting problem in writing, visits with employee's manager(s), if necessary, and directs employee to President for review of problem.
5. Employee presents problem to President in writing.
6. President reviews and considers problem. President informs employee of decision and forwards copy of written response to Office Manager for employee's file. The President has full authority to make any adjustment deemed appropriate to resolve the problem.

Not every problem can be resolved to everyone's total satisfaction, but only through understanding and discussion of mutual problems can employees and management develop confidence in each other. This confidence is important to the operation of an efficient and harmonious work environment, and helps to ensure everyone's job security.

719 ENGLISH SPOKEN AT ALL TIMES

English is the primary language that should be spoken at all times. All conversation conducted in office or over radio's shall be in English. Employees who violate this policy will be subject to disciplinary action, up to and including termination of employment.

**THIS CONCLUDES THE ENTIRE EMPLOYEE
HANDBOOK FOR:**

WCMF INC.