mfr
CONSULTANTS INC

Ideas Creativity Innovation

Employee Handbook for MFR Staff

Effective January 2025

MFR VISION STATEMENT

At MFR Consultants, Inc. (“MFR”), we test the standards and will not accept ordinary; we strive to inspire ideas that achieve sound solutions; we encourage creative progression and will explore new possibilities to be at the cutting-edge of innovation, solving the client’s most critical business challenges.

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INTRODUCTION

Whether you have just joined our staff or have been at MFR for a while, we are confident that you will find our company a dynamic and rewarding place in which to work, and we look forward to a productive and successful association. We consider the employees of MFR to be one of its most valuable resources. This handbook has been written to serve as the guide for the employee-employer relationship.

There are several things to keep in mind about this handbook. First, it contains only general information and guidelines. It is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the general policies and procedures described. For that reason, if you have any questions concerning eligibility for a particular benefit or the applicability of a policy or practice to you, you should address your specific questions to the Human Resources Department. Neither this handbook nor any other company document confers any contractual right, either expressed or implied, to remain in MFR's employment. Nor does it guarantee any fixed terms and conditions of your employment. Your employment is not for any specific time and may be terminated at-will, with or without cause, and without prior notice by MFR, or you may resign for any reason at any time. No Manager or other representative of MFR (except the President and CEO) has the authority to enter into any agreement for employment for any specified period of time or to make any agreement contrary to the above.

The procedures, practices, policies and benefits described herein may be modified or discontinued from time to time. We will try to inform you of any changes as they occur.

This handbook and the information in it should be treated as confidential. No portion of this handbook should be disclosed to others, except MFR employees and others affiliated with MFR whose knowledge of the information is required in the normal course of business.

Some subjects described in this handbook are covered in detail in official policy documents. Refer to these documents for specific information because the handbook only briefly summarizes those guidelines and benefits. Please note that the terms of the written insurance policies are controlling and override any statements made in this or other documents.

WELCOME

Welcome to MFR Consultants, Inc.!

We are happy to have you as a new member of our team. At MFR, we value a shared belief in an entrepreneurial spirit, collaboration, accountability to our clients, superior customer service, appreciation and respect for diversity, and an unwavering commitment to high ethical standards. These values represent the behavior each member is expected to exhibit in their role. In our view, fostering a culture that embodies these values will lead to success and growth for our employees and our business.

At MFR, our Mission is to provide innovative, strategic solutions that create value and align business initiatives with performance outcomes, to clients worldwide.

With our combined mission and vision, we embark on our corporate objectives which are to:

- Ensure the customer is the focus of everything that we do
- Develop innovative, strategic, and repeatable solutions in our target markets
- Drive a dynamic customer-focused workforce
- Maximize opportunities and brand recognition in targeted markets

We look forward to your contribution and hard work to make MFR a “champion of success” in meeting our future company goals and objectives.

MFR PROMISE

At MFR Consultants, Inc., our staff are the most important resource in our commitment to providing innovative, strategic solutions to our clients.

By nurturing talent to the benefit of each individual and the company, MFR equips its team with the values and motivation to support the goals of the company.

MFR is committed to providing a respectful and dynamic work environment that encourages professional growth, rewards innovative thinking, and creates value for our clients.

Building for the Future

As with any business, revenues are an absolute necessity for maintaining jobs and building for the future. Rather than look at generating sales and revenue as an "undesirable task", we look at it as a "must" situation. How do we continue to generate revenues to ensure a secure future and continued opportunities for all employees? *With teamwork.* Together we must meet the challenges we face on a daily basis.

In general, we have mentioned benefits, responsibilities and operations. We have saved the most crucial component of this business for last -- *You*.

At all times, you represent MFR, and it is up to each one of you to take this responsibility seriously. Our company exists with your joint efforts. Don't underestimate your contribution to it. A great many people outside the business who invest their time, money and faith in us are part of that equation. *They are our clients.* They will determine how fast we grow, how many people we will employ, how much service we render and the profit we make. In order to retain these clients, we want to ensure that our good service continues by always giving our clients the best possible value and quality. Working together and working well provides us with a bright future and with the most important commodity, a good reputation.

EMPLOYMENT

Employment At-Will

Employment with MFR is "at-will." This means employees are free to resign at any time, with or without cause, and MFR may terminate the employment relationship at any time, with or without cause or advance notice.

As an “at-will” employee, it is not guaranteed, in any manner, that you will be employed with MFR for any set period of time. The policies set forth in this employee handbook are the policies that are in effect at the time of publication. They may be amended, modified, or terminated by MFR at any time. Nothing in this handbook may be construed as creating a promise of future benefits or a binding contract between MFR and any of its employees.

Equal Employment Opportunity

MFR provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, creed, religion, gender, sex, sexual orientation, gender identity, gender expression, national origin, age, disability, marital status, amnesty or status as a covered veteran in accordance with applicable federal, state and local laws. MFR complies with applicable state and local laws governing nondiscrimination in employment in every location in which MFR has facilities. This policy applies to all terms and conditions of employment, including hiring, placement, promotion, termination, layoff, recall, and transfer, leaves of absence, compensation and training.

Affirmative Action/Diversity

MFR is committed to affirmative actions that will build on the strengths of our current workforce and continually enhance the diversity of our organization. Our actions include, but are not limited to, the following:

- Recruiting and hiring from under-served and under-represented populations within the local community
- Demonstrating fair and equitable compensation practices throughout all job classifications

- Ensuring client projects reflect a diverse array of culture, talent, skills, competencies, and experience levels
- Encouraging alternative and diverse perspectives for effective communication and interaction with team members, clients, and the community in a positive manner that engenders confidence and trust

Our commitment to diversity resonates throughout MFR's culture and aligned values. Our respect for diversity and an unwavering commitment to high ethical standards will seek to bring forth quality processes and personnel to support MFR's goals today and in the future

Americans with Disabilities Act and the ADA Amendments Act (ADAAA)

The Americans with Disabilities Act (ADA) and the Americans with Disabilities Amendments Act, known as the ADAAA, are federal laws that prohibit employers with 15 or more employees from discriminating against applicants and individuals with disabilities and that when needed provide reasonable accommodations to applicants and employees who are qualified for a job, with or without reasonable accommodations, so that they may perform the essential job duties of the position.

It is the policy of MFR to comply with all federal and state laws concerning the employment of persons with disabilities and to act in accordance with regulations and guidance issued by the Equal Employment Opportunity Commission (EEOC). Furthermore, it is our company policy not to discriminate against qualified individuals with disabilities in regard to application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

MFR will reasonably accommodate qualified individuals with a disability so that they can perform the essential functions of a job unless doing so causes a direct threat to these individuals or others in the workplace and the threat cannot be eliminated by reasonable accommodation and/or if the accommodation creates an undue hardship to MFR. Contact the Human Resource department with any questions or requests for accommodation.

Immigration Reform and Control Act

In compliance with the Immigration Reform and Control Act of 1986 (IRCA), each new employee, as a condition of employment, must complete the Employment Immigration

Law Compliance Eligibility Verification Form I-9 and present documentation establishing identity and employment eligibility. Former employees who are rehired must also complete the form.

All offers of employment are contingent on verification of the candidate's right to work in the United States. On the first day of work, every new employee will be asked to provide original documents verifying his or her right to work as required by federal law. In addition, I-9 forms may be checked annually to maintain continued compliance with state and federal laws.

Former employees who are rehired must also complete the form if they have not completed an I-9 with MFR within the past three years, or if their previous I-9 is no longer retained or valid.

Whistleblower Protection Act

MFR is committed to maintaining the highest standards of integrity, transparency, and accountability in all aspects of its operations. This Whistleblower Policy provides a mechanism for employees and other stakeholders to report concerns about unethical, illegal, or fraudulent activities without fear of retaliation.

This policy applies to all employees, contractors, suppliers, and other stakeholders who have a working relationship with MFR.

Concerns that should be reported under this policy include, but are not limited to:

- Fraud, theft, or financial misconduct
- Violations of laws, regulations, or company policies
- Corruption or bribery
- Harassment, discrimination, or workplace misconduct
- Endangerment of health and safety
- Any other unethical behavior

Reports can be made through the following channels:

- Directly to a supervisor or manager
- To the Human Resources department
- Through an anonymous reporting mechanism, if available

Reports should include as much detail as possible, including dates, individuals involved, and any supporting evidence.

All reports will be handled confidentially to the extent possible. Retaliation against individuals who make reports in good faith is strictly prohibited. Anyone found engaging in retaliation will be subject to disciplinary action.

Upon receiving a report, MFR will conduct a preliminary assessment. If warranted, a formal investigation will be initiated. Investigations will be carried out impartially and in a timely manner. The whistleblower may be contacted for further information but will remain protected from retaliation. If misconduct is confirmed, appropriate corrective actions will be taken.

Reports must be made in good faith. Knowingly making false allegations may result in disciplinary action, up to and including termination.

This policy will be reviewed periodically and updated as necessary to ensure compliance with applicable laws and best practices.

Open Door Policy

MFR has an open door policy where we encourage employees to bring their questions, suggestions and complaints to the attention of their immediate supervisor. It is management's objective to carefully consider each of these in our continuing effort to improve operations.

If you feel you have a problem that you cannot discuss with your immediate supervisor, present the situation to Human Resources so that the problem can be settled by examination and discussion of the facts. We hope that the Human Resources Department is able to satisfactorily resolve most matters.

If you still have questions after meeting with Human Resources, or if you would like further clarification on the matter, you can request a meeting with another member of the Senior Leadership Team who will review the issues and meet with you to discuss possible solutions.

Finally, if you still believe that your problem has not been fairly or fully addressed, request a meeting with the President and CEO, Maria Roberts.

Your suggestions and comments on any subject are important, and we encourage you to take every opportunity to discuss them with us. Your job will not be adversely impacted in any way because you choose to use this procedure.

Employment Classifications

All employees are designated as either ***nonexempt or exempt*** under the Fair Labor Standards Act (FLSA). The following is intended to help employees understand employment classifications and employees' employment status and benefit eligibility.

Nonexempt employees are employees whose work is covered by the Fair Labor Standards Act (FLSA). They are NOT exempt from the law's requirements concerning minimum wage and overtime. Nonexempt employees are eligible to be paid overtime for time worked over 40 hours in a workweek.

Exempt employees are generally managers or professional, administrative or technical staff who ARE exempt from the minimum wage and overtime provisions of the FLSA. Exempt employees hold jobs that meet the standards and criteria established under the FLSA by the U.S. Department of Labor.

MFR has established the following categories for both nonexempt and exempt employees:

Full-time: Employees who are regularly scheduled to work MFR's full-time schedule of 40 hours per week. Full-time employees are eligible to participate in MFR's benefits plan and paid time off (PTO).

Part-time: Employees who are regularly scheduled to work less than the full-time schedule but at least 20 hours each week. Part-time employees are not eligible for MFR benefits, do not receive paid time off (PTO) and are not entitled to overtime pay.

Interns (undergraduate and graduate): Are temporary/seasonal employees who are regularly scheduled to work no more than 40 hours per week for a specified period of time and are not eligible for MFR benefits or paid time off (PTO).

Independent Contractors/Consultants: Are not employees and are not eligible for company benefits. They are hired for a specific project and either paid on a contract

basis or at a daily rate and whose relationship with MFR is terminated when the project ends.

Background and Reference Checks

To ensure that individuals who join MFR are well qualified and to ensure that MFR maintains a safe and productive work environment, it is our policy to conduct pre-employment background checks on all applicants who accept an offer of employment. Background checks may include verification of any information on the applicant's resume or application form.

All offers of employment are conditioned on receipt of a background check report that is acceptable to MFR. All background checks are conducted in conformity with the Federal Fair Credit Reporting Act, the Americans with Disabilities Act, and state and federal privacy and anti-discrimination laws. Reports are kept confidential and are only viewed by individuals involved in the hiring process.

If information obtained in a background check would lead MFR to deny employment, a copy of the report will be provided to the applicant, and the applicant will have the opportunity to dispute the report's accuracy. Background checks may include a criminal record check, although a criminal conviction does not automatically bar an applicant from employment.

Additional checks such as a driving record, credit report or proof of education may be made on applicants for particular job categories if appropriate and job related. Any employee who is required to submit transcripts must submit an official transcript which must be sealed and postmarked and mailed directly from the school.

MFR will also be conducting background checks of current employees every two years.

Onboarding

Working at MFR, we want to set the tone for success from the beginning. As a new employee, within the first week of employment, you will go through an orientation program with Human Resources. The orientation program is designed to assist you in completing all necessary paperwork for your employment including applicable enrollment forms, acquaint you with information about our company policies, procedures, and practices which apply to your job assignment.

Once orientation is complete, your supervisor will assist you with onboarding that will take you through a practical account of MFR's business and if necessary provide on-the-job training from the standpoint of your position and responsibilities. The onboarding is in part your introductory period and should be taken seriously as this is your pathway for developing, setting goals and understanding company expectations.

Onboarding practices of any type are not a guarantee of any contractual time of employment and should not be construed as such.

Introductory Period for Employees

Full-time and part-time employees are on an introductory period during their first 90 days of employment. During this period, employees will be on introductory status. All former employees rehired after a year by MFR must also serve this introductory period as well. During this time, employees will have an opportunity to familiarize themselves with MFR and MFR will have the opportunity to assess their work.

At the end of this period, the employee will be evaluated by their supervisor and, if satisfactory, the introductory period will be considered complete. The completion of the introductory period will not result in any employment contract, express or implied or have any impact on MFR's "at will" policy.

EMPLOYEE CONDUCT POLICIES

Conduct at Client’s Office

The nature of our company may require that MFR employees perform work connected with a client's assignment at the client's office. The importance of professional conduct when working in a client's office cannot be emphasized enough. Professional conduct is a broad term that is open to many interpretations. The following guidelines describe appropriate conduct when working at a client's office:

- Limit discussions with client employees to matters that concern their department and level of responsibility. Long, personal discussions with client personnel are discouraged during working hours on the client's worksite. Such disruptions of work will only offend client executives and client employees.
- Do not discuss internal affairs with client employees during working hours on the client's worksite.
- Avoid comments or criticisms involving other companies and their particular work or fees.
- Refrain from discussing shortcomings or idiosyncrasies of client employees.
- Avoid conversations involving client matters in all places that would violate client confidentiality.
- Avoid discussing procedural problems with management while client employees are present.
- Do not solicit clients for charitable donations.

Confidentiality of Client Matters

MFR’s professional ethics require that each employee maintain the highest degree of confidentiality when handling client matters. Each MFR employee will sign a confidentiality agreement upon hire.

To maintain this professional confidence, no employee shall disclose client information to other clients, friends, or members of one's own family. Questions concerning client confidentiality may be addressed with Human Resources and/or your direct supervisor.

Discussions with Clients

When working on an assignment in a client's office, you may be asked to offer specific suggestions or comments regarding their practices.

Prior to discussing any suggestions with a client, your recommendations must first be approved by your MFR Project Manager and/or your direct supervisor.

Care of Client Records

The impression that clients have of our company is based, in part, on the way we care for their records. If we are careless with their files and records, clients may conclude that we have the same attitude toward our technical work. As professionals, we must respect the confidence with which we are entrusted and ensure that client files are handled with care.

When possible, obtain all material from client files and then return the material back to the files. Material should be returned in the same condition or better than when it was received. Under no circumstances will outside requests for client material be fulfilled unless prior written permission is received from Human Resources.

Work Schedule

During the week, the workday at MFR begins at 9:00AM and concludes at 5:00PM. These times may be altered at the discretion of the President and CEO. MFR also offers a hybrid workplace and will specify the number of days employees are expected to be in-person in the office and those of which are remote work days.

MFR employees are allowed up to thirty (30) minutes each day to take their lunch and two fifteen (15) minute breaks each day. As professionals, we expect our employees to take responsibility for their daily meal periods and manage their breaks appropriately.

The time established for lunch cannot be accumulated and will not be used to leave early, arrive late or to extend other break periods unless approved in advance, to take the time, by your supervisor.

Attendance and Punctuality

Attendance and punctuality are important factors for your success within our company. We work as a team and this requires that each person be in the right place at the right time. If you are going to be late for work or absent, notify your supervisor as far in advance as is feasible under the circumstances, but at least before the start of your workday.

Personal issues requiring time away from your work, such as doctor's appointments or other matters, should be scheduled during your non-working hours if possible. If you are absent for more than three (3) days without notifying MFR, it is assumed that you have voluntarily abandoned your position with MFR, and you will be terminated and removed from the payroll.

Confidential Information and Nondisclosure

Protection of confidential business information and trade secrets is vital to the interests and the success of MFR. Such confidential information includes, but is not limited to, the following:

- Financial Information
- Business and Marketing Strategies
- Internal Operations
- Pending or Possible Projects and Proposals
- Proprietary Production Processes
- Research and Development Strategies
- Trade Secrets
- Manuals
- Client Contacts

All employees are required to sign a Confidentiality Agreement and abide by MFR's policies. All confidential or proprietary information regarding MFR must be held in strict confidence and shall not be disclosed to anyone within or outside of the company or used in any manner not expressly authorized by MFR in writing.

Refusing to sign the Confidentiality Agreement at the time of hire may result in the candidate's offer of employment being revoked.

Standards of Conduct

There are reasonable rules of conduct which must be followed in any organization to help a group of people work together effectively. Each MFR employee is expected to present themselves in a professional appearance and manner.

If an employee is not considerate of others and does not observe reasonable rules of conduct, disciplinary action will be taken. Depending on the severity of the disciplinary problem, an oral warning, a written reprimand, disciplinary probation or termination may be necessary. While MFR generally supports a progressive discipline policy, MFR reserves the right to deviate from such a policy when circumstances warrant. MFR's policy of resorting to progressive discipline is not intended as a limitation on MFR's at-will employment policy and in all cases MFR reserves its right to enforce its rules of conduct and to discipline employees in accordance with what it deems is in the best interest of MFR.

Discrimination & Unlawful Harassment

MFR is committed to a work environment in which all individuals are treated with respect and dignity. Each individual has the right to work in a professional atmosphere that promotes equal employment opportunities and prohibits unlawful discriminatory practices, including harassment. Therefore, MFR expects that all relationships among persons in the office will be business-like and free of bias, prejudice and harassment.

It is the policy of MFR to ensure equal employment opportunity without discrimination or harassment on the basis of race, color, religion, gender, sex, sexual orientation, gender identity, national origin, age, disability, marital status, amnesty, or status as a covered veteran. MFR prohibits any such discrimination or harassment.

MFR encourages reporting of all perceived incidents of discrimination or harassment. It is the policy of MFR to promptly and thoroughly investigate such reports. MFR prohibits retaliation against any individual who reports discrimination or harassment or who participates in an investigation of such reports.

Ethical Business Conduct & Conflict of Interests

MFR employees must avoid any relationship or activity that might impair, or even appear to impair, their ability to make objective and fair decisions when performing their jobs. At times, an employee may be faced with situations in which business actions taken on behalf of MFR may conflict with the employee's own personal interests. Company property, information or business opportunities may not be used for personal gain.

Conflicts of interest could arise in the following circumstances:

- Being employed by, or acting as a consultant to, a competitor or potential competitor, supplier or contractor, regardless of the nature of the employment, while employed with MFR.
- Serving as a board member for an outside commercial company or organization.
- Owning or having a substantial interest in a competitor, supplier or contractor.
- Accepting gifts, discounts, favors or services from a customer or potential customer, competitor or supplier, unless equally available to all company employees.

Employees with a conflict of interest question should seek advice from management or Human Resources, before engaging in any activity, transaction or relationship that might give rise to a conflict of interest.

Office Dating

MFR believes that there should be clear and defined boundaries between personal and business interactions. Dating between employees may have an impact on the workplace and it is the policy of MFR to ensure a harassment-free workplace.

During work time and in work areas, employees are expected to conduct themselves in an appropriate workplace manner that does not interfere with others or their productivity. Employees are strictly prohibited from engaging in physical contact that would in any way be deemed inappropriate while anywhere on company premises or client sites.

Employee off-duty conduct is generally regarded as private, as long as such conduct does not create problems within the workplace. An exception to this principle, however, is romantic or sexual relationships between supervisors and subordinates.

Employees engaged in a romantic relationship must disclose their relationship to their immediate supervisor and Human Resources. This disclosure will enable MFR to determine whether any conflict of interest exists because of the relative positions of the individuals involved. If a potential risk is identified, MFR will work with the parties involved to consider options for resolution including re-assignment or transfer to other departments. If one or both of the parties involved refuse to accept a reasonable resolution, such refusal will be deemed a voluntary resignation. Failure to cooperate with MFR to resolve conflict in a mutually agreeable fashion may be deemed insubordination and cause for immediate termination.

Dress Code

It is important for all employees to project a professional image while at work by being appropriately attired. MFR employees are expected to be neat, clean and well groomed while on the job. Clothing must be consistent with the standards for a business environment and must be appropriate to the type of work being performed.

All employees must be covered from shoulders to knees at all times (no see-through or sleeveless clothing is permitted at any time). The same goes for torso body piercing jewelry or jewelry that can be seen through or under clothing must not be worn during business hours. Also, facial jewelry, such as eyebrow rings, nose rings, lip rings and tongue studs, is not professionally appropriate and must not be worn during business hours.

MFR is confident that employees will use their best judgment regarding attire and appearance. Management reserves the right to determine appropriateness. Any employee who is improperly dressed will be counseled or in severe cases may be sent home to change. Continued disregard of this policy may be cause for disciplinary action, which may result in termination.

Hybrid Workplace

This policy outlines expectations for employees regarding MFR's hybrid work arrangement. Our goal is to balance the benefits of in-person collaboration with the flexibility of remote work, ensuring productivity, teamwork, and a positive work/life balance.

In-Office Days:

Employees are expected to work in the office on Tuesday and Thursday. In-person attendance is required during these days to foster collaboration, support team meetings, and maintain a cohesive work environment. Effective May 1, 2025, MFR is offering an optional in-office work day on Wednesday for those who wish to work from the office on another day outside of the required Tuesday/Thursday schedule.

Remote Work Days:

Employees may work remotely on Mondays and Fridays. Remote work provides flexibility, allowing employees to manage their tasks outside of the office while maintaining productivity.

Availability & Communication:

Whether working in-office or remotely, employees are expected to maintain regular working hours and be available for virtual meetings, phone calls, and other work-related communications during business hours. Employees must use appropriate communication tools (e.g., email, messaging platforms, video conferencing) to stay connected with their teams and supervisors.

Workspace:

Remote employees should ensure they have a quiet, dedicated workspace conducive to productivity and free from distractions. Employees must maintain the security of company data and adhere to company policies on confidentiality when working remotely.

Attendance:

In-office attendance is mandatory on designated office days unless previously approved by a supervisor for exceptions such as illness, personal time off, or other extenuating circumstances.

Policy Review and Adjustments:

This policy will be reviewed periodically and may be adjusted to better serve the needs of both the company and its employees. Employees will be notified in advance of any changes.

Outside Employment

MFR employees are permitted to engage in outside work or to hold other jobs, subject to certain restrictions as outlined below.

Activities and conduct away from the job must not compete with, conflict with or compromise the company interests or adversely affect job performance and the ability to fulfill all job responsibilities. Employees are prohibited from performing any services for customers on non-working time that are normally performed by MFR. This prohibition also extends to the unauthorized use of any company tools or equipment and the unauthorized use or application of any confidential information. In addition, employees are not to solicit or conduct any outside business during paid working time.

Employees are cautioned to carefully consider the demands that additional work activity will create before accepting outside employment. Outside employment will not be considered an excuse for poor job performance, absenteeism, tardiness, leaving early, refusal to travel or refusal to work overtime or different hours. If MFR determines that an employee's outside work interferes with performance, the employee may be asked to terminate the outside employment.

Computer, Email and Internet Usage

The following guidelines have been established for using the Internet, company-provided cell phones and e-mail in an appropriate, ethical and professional manner:

Internet, company-provided equipment (e.g., cell phone, laptops, and computers) and services may not be used for transmitting, retrieving or storing any communications of a defamatory, discriminatory, harassing or pornographic nature.

The following actions are forbidden: using disparaging, abusive, profane or offensive language; creating, viewing or displaying materials that might adversely or negatively reflect upon MFR or be contrary to MFR's best interests; and engaging in any illegal activities, including piracy, cracking, extortion, blackmail, copyright infringement, and unauthorized access of any computers and company-provided equipment such as cell phones and laptops.

Employees may not copy, retrieve, modify or forward copyrighted materials, except with permission or as a single copy to reference only.

Employees must not use the system in a way that disrupts its use by others. Employees must not send or receive large files that could be saved and/or transferred via thumb drives. Employees are prohibited from sending or receiving files that are not related to work.

Employees should not open suspicious emails, pop-ups or downloads. Contact your supervisor with any questions or concerns to reduce the release of viruses or to contain viruses immediately.

Internal and external emails are considered business records and may be subject to discovery in the event of litigation. Be aware of this possibility when sending email within and outside the company.

Electronic Monitoring

All company-supplied technology and company-related work records belong to the company and not to the employee. MFR reserves the right to routinely monitor use of company-supplied technology. Inappropriate or illegal use or communications may be subject to disciplinary action up to and including termination of employment.

Disciplinary and Corrective Procedures

Every MFR employee has the duty and the responsibility to be aware of, and abide by, existing rules and policies. Employees also have the responsibility to perform their duties to the best of their ability and to the standards as set forth in their job description, or as otherwise established.

MFR supports the use of progressive discipline to address issues, such as, poor work performance or misconduct. Our progressive discipline policy is designed to provide a corrective action process to improve and prevent a recurrence of undesirable behavior and/or performance issues. Our progressive discipline policy has been designed to be consistent with our organizational values, HR best practices, and employment laws.

Employment Termination / Resignation / Exit Interview

Although we would want your time at MFR to be continuous and long-term, we hope that your time with us has been rewarding.

Employees who intend to terminate employment with MFR shall provide MFR with at least two (2) weeks written notice. This notice must be submitted to your immediate supervisor and Human Resources. Such notice is intended to allow the company time to adjust to the employee's departure without placing undue burden on those employees who may be required to fill in before a replacement can be found.

Since employment with MFR is based on mutual consent, both the employee and MFR have the right to terminate employment at will, with or without cause, during and after the introductory period.

For those Employees who terminate their employment relationship with the Company, by resignation, you will be contacted by your supervisor or Human Resources to schedule an exit interview prior to your last day of work.

During this interview, Human Resources will address your thoughts or concerns on the Company, its policies, practices, and other related areas you or MFR might wish to expand on, with respect to the resignation of your employment. At the exit interview, all Company property must be returned.

Employees who terminate their employment relationship with the Company should continue to keep the Company advised of their home address in order to assist with the mailing of Form W-2 at the conclusion of the calendar year. You will need this form in order to complete your personal tax return.

If an employee is terminated due to misconduct, performance, or other policy violations, the employee will be required to return all company property/equipment that day of termination. The company will shut down all email communications and inform appropriate personnel of the employee’s departure. The employee will receive their last pay check up to and including the hours worked to the date of termination. The employee’s last check will be given and/or sent to them no later than the next payroll cycle.

Use of Company Property

Company property refers to anything owned by MFR: physical, electronic, intellectual, or otherwise. The use of company property is for business necessity only. When materials

or equipment are assigned to an employee for MFR business, it is the employee's responsibility to see that the equipment is used properly and cared for properly.

However, at all times, equipment assigned to the employee remains the property of MFR, and is subject to reassignment and/or use by MFR with or without prior notice or approval of the employee. This includes, but is not limited to; cell phones, computer equipment and data stored thereon, voice mail, records and employee files.

Use of Company-Owned Vehicle Policy

This policy establishes guidelines for the use of company-owned vehicles by employees to ensure safety, accountability, and proper maintenance.

Eligibility and Authorization

Employees must have a valid driver's license and a clean driving record. Only authorized employees may operate company vehicles. Employees must notify management of any changes in their driving status.

Permissible Use

Vehicles are to be used for business purposes only unless otherwise authorized. Personal use is prohibited unless explicitly approved by management. Employees must comply with all traffic laws and company safety policies.

Responsibilities

Employees must conduct a pre-trip inspection and report any issues. Vehicles must be kept clean and in good working order. Any accidents, damage, or citations must be reported immediately to management.

Fueling and Maintenance

Employees must follow company procedures for fueling and routine maintenance. Any mechanical issues must be reported promptly.

Insurance and Liability

The company provides insurance coverage for authorized drivers. Employees are responsible for any fines or penalties incurred due to traffic violations.

Disciplinary Actions

Misuse of company vehicles may result in disciplinary action, including termination. Repeated violations of this policy may lead to revocation of driving privileges.

Personnel Records and Administration

An MFR employee, or an agent designated by the employee, can inspect parts of the employee's own personnel files once a year, in the presence of Human Resources or an MFR Manager. Parts subject to inspection include the employee's job application, wage or salary information, notices of commendations, warnings or other discipline, authorization for a deduction or withholding of pay, benefits information, leave records and employment history with MFR. The records may be inspected at reasonable times during regular business hours and in the office where the records are kept. Employees or their designated agent may take notes regarding the contents of the file. The employee or their designated agent may place a statement in the file if they find an error in the file.

Employees shall provide a signed authorization designating a specific individual who is authorized to inspect their employee file. The signed authorization shall be for a specific date and shall indicate the purpose for which the inspection is authorized or the particular parts of the employee's file that the designated agent is authorized to inspect.

Change of Personal Data

It is the responsibility of each employee to promptly notify their supervisor or Human Resources of any changes in personnel data. Such changes may affect your receipt of important company information.

Information that will require notification is as listed:

- Legal name
- Mailing address
- Telephone number(s)
- Change of beneficiary or Marital status
- Exemptions on your tax forms
- Emergency contact(s)

If any of the above has changed or will change in the upcoming future, contact your supervisor or Human Resources as soon as possible.

Inclement Weather / Closings / Emergency Evacuations

It may become necessary for MFR to close its offices due to inclement weather or during emergency situations. It is MFR's responsibility to keep all employees safe and kept abreast of company communications especially during power outages, evacuations, or the like. During these times, the President and CEO or a member of the Senior Leadership Team will make the determination and notify all employees in regards to the Company's decision at that time.

YOUR PAY AND PROGRESS

Timekeeping Procedures

Every MFR employee must submit a timesheet for approval at the end of each week. Timesheets are prepared via an online application. It is the company's policy to comply with applicable laws that require records to be maintained of the hours worked by our employees. Every employee is responsible for accurately recording time worked. In addition to recording arrival and departure time, any departure for non-work related reasons (i.e. PTO days, holidays, and absences for jury duty, funeral leave or military training) must be specifically recorded by all employees.

It is the responsibility of all employees to submit their time records each week to their supervisor for approval.

Payroll and Paydays

MFR employees are paid semi-monthly. The first pay cycle begins on the first day of the month and ends on the 15th day of the month. The second pay cycle begins on the 16th day of the month and ends on the last day of the month. In the event that a regularly scheduled payday falls on a weekend or holiday, employees will be paid on the day preceding the weekend or holiday, unless otherwise required by state law.

Employees must regularly enter their time and tasks each day so that their time is accurately accounted for. Failure to do so could lead to disciplinary action. MFR provides direct deposit for employee paychecks. Employees who elect payment through direct deposit will have access through the payment system to download their pay stubs and view other salary and tax information.

In the event of an employee termination (voluntary or involuntary), the employee will receive their accrued pay in accordance with applicable federal, state and local laws

Overtime Pay

Salaried, exempt employees are not eligible for overtime in accordance with FLSA provisions. Hourly, non-exempt employees, including part-time and temporary, will be paid only for the hours actually worked. If a non-exempt employee anticipates requiring

more than 40 hours to complete a task, they are required to obtain written approval from their supervisor prior to working hours that extend beyond their normal schedule.

Social Security and Other Taxes

MFR will deduct the necessary social security tax and other taxes from the employee's paycheck as required by State and Federal laws. If an employee has any questions or issues with their amount of deductions, you should speak directly to the Finance department immediately, so they can correct any information.

Performance and Salary Reviews

Performance appraisals are conducted on a 90-day and annual cycle. New employees will meet with their supervisor around the end of their 90-day introductory period to establish future performance objectives. The purpose of this initial review is to be sure that the lines of communication are open between employee and Manager.

Regular full-time and part-time employees will receive performance feedback, as well as follow-up on goals, during the mid-year with an appraisal on an annual basis by the end of the calendar year.

The employee and Manager will discuss the appraisal and sign the form to ensure that all strengths, areas for improvement and job goals for the next review period have been clearly communicated. Performance evaluation forms will be retained in the employee's personnel file.

Merit increases are based on MFR's performance and financials and are not guaranteed. A performance review does not always result in an automatic salary increase. The employee's overall performance and salary level relative to their position responsibilities are evaluated to determine if a salary increase would be warranted.

Budget allocations for merit increases are planned for and allocated before the start of each calendar year. The annual salary increase program is designed to assist management in planning and allocating merit and promotional increases that reward individual performance, that are market competitive and that are internally equitable.

Salary adjustments are occasionally requested or warranted at times other than the employee's scheduled annual salary reviews. Out-of-cycle salary increases must be pre-approved by the supervisor, HR and the President and CEO. Human Resources will

review all salary increase/adjustment requests to ensure internal equity and compliance with company policies and guidelines.

Our hope is that all our employees will be quite successful in their positions here. However, there are times when an individual's performance may be below expectations for their specific position. In such cases, the supervisor will inform the employee of the situation and meet with HR. Human Resources will discuss the issues with both the supervisor and the employee and if necessary, will put together a Performance Improvement Plan that identifies the current problem/issue and the needs for improvement. A period of 30 or 60 days (depending on the circumstances) will be provided for a follow-up review.

Please remember that the purpose of the performance period is to help you succeed in your position. You should address any specific questions regarding the performance period with your supervisor or Human Resources.

Professional Development

MFR supports employees seeking to advance their professional capabilities and competencies. MFR's "Professional Development Program" is geared towards employees obtaining a job-related certification, attending training (workshop, seminar, online courses, etc.) or other instructional programs that will enhance their skills, job performance and career growth within MFR.

Employees should speak with their immediate supervisor first to discuss need and suitability to their job. All professional development programs/certifications must be preaaproved by management and once approved, MFR will reimburse employees 50% of the cost per calendar year, not to exceed $750/year. If the professional development is not associated with the essential requirements of your job, it may not be eligible for reimbursement.

BENEFITS AND TIME OFF POLICIES

Company Health – Medical, Dental, Vision, and Disability Benefits

MFR employees who are full-time are eligible for health insurance through the company's policy after the ninety (90) day introductory period. MFR will cover 50% of the health insurance premium. The remainder of the premium amount is the responsibility of the employee. This amount will be deducted directly from the employee's paycheck. Eligible employees are responsible for paying 100% of cost for dental and vision benefits. If the employee elects to take advantage of the Company's disability benefits, they will be responsible for 100% of the premium and will be deducted directly from the employee's paycheck.

Temporary employees and Independent Contractors are not eligible to participate in MFR's group health insurance plans.

The health benefits plan year runs from December 1 through November 30. The Dental and Vision plan year runs from January 1 through December 31.

Refer to your Benefits Summaries for plan information, deductions and options. All benefit deductions are pre-taxed. Contact Finance or Human Resources for questions concerning enrollment, dependent changes and/or other life events that might affect your benefit election.

Section 125 Plans

The Section 125 Plan allows MFR employees who are eligible for benefits and work 40 hours per week to pay for health insurance premiums or dependent care costs on a pre-tax basis. Established by the Revenue Act of 1978, the Section 125 Plan comes in two basic forms: premium only plans (POP) and flexible spending accounts (FSA). MFR participates solely in the Premium Only Plan (POP).

The POP allows MFR employees to deduct their share of the premiums for medical, dental, vision and any other related health or dependent care expenses from their gross wages. This in turn, translates into a moderate decrease in the amount of income tax the employee pays each pay period.

COBRA Notification

The Consolidated Omnibus Budget Reconciliation Act (COBRA) entitles employees to continue their group health coverage once employment with MFR has been terminated. If you are entitled to COBRA benefits, Human Resources must send you a notice stating your right to choose to continue benefits provided by the plan. You have 60 days from receipt of the notice to accept coverage or lose all rights to benefits. Once COBRA coverage is chosen, you are required to pay for the full coverage.

COBRA contains provisions giving certain former employees, retirees, spouses and dependent children the right to temporary continuation of health coverage at group rates. This coverage, however, is only available in specific instances. Please contact the Human Resources Department for further information.

Unemployment Insurance

Pursuant to both Federal and State laws, MFR pays an Employer Tax on a portion of each employee's earnings which is reserved for the payment of unemployment compensation benefits. In the event of separation from MFR, you may or may not be eligible to receive unemployment compensation benefits by applying to your local Department of Labor office.

Your Department of Labor office will determine whether or not you are entitled to receive benefits according to law and the individual reasons for the separation. MFR will fully exercise our right to contest a claim should the separation and reasons of the separation indicate that a disqualification should be rendered.

Paid Time-Off Policy (PTO)

MFR believes it is essential to keep employees working at their best and understand there are times when it becomes necessary to be safe, take care of themselves, and others. Therefore, we have put forth the following allowances and information for our employees to ensure a healthy work/life balance and company environment.

Paid Time-Off (PTO) is an all-purpose time off policy for eligible full-time employees to use for vacation, illness, holidays and religious observances (not observed by MFR) or personal matters. PTO combines traditional vacation and time-off leave plans into one flexible, inclusive policy.

Full-time, salaried employees are eligible to receive up to 15 days each calendar year as paid time off (PTO) for vacation, illness, and other personal leave. These days are accrued on a monthly basis per calendar year (Jan 1 through Dec 31) and any accrued time will be made available to you after the successful completion of your introductory period. Employees who join MFR during the calendar year will have their PTO accrual prorated based upon their hire date.

The number of PTO days may increase based on years of service with the firm as follows:

Years of Service	**Total #of PTO days**	**Accruals per month**
1 -5 years	15 days	1.25 days
6 - 10 years	20 days	1.667 days
11+ years	25 days	2.083 days

Any additional leave beyond your accrued time that is taken by you before this period will be considered as unpaid and is subject to approval by your supervisor.

Any accrued unused time, up to a period of 3 days, may be carried forward to the next calendar year. All carried over PTO days must be used by the last day of February of the new calendar year.

PTO is payable in the same manner as the regular salary and is subject to the same withholding elections. Review your offer letter or contact Human Resources for questions regarding your PTO time.

Holiday Schedule

The MFR Holiday Schedule:

1. New Year's Day
2. Martin Luther King, Jr. Day
3. Presidents' Day
4. Memorial Day
5. Juneteenth
6. Independence Day
7. Labor Day

8. Columbus Day
9. Veteran's Day
10. Thanksgiving Day
11. Christmas Day

All full-time permanent employees will be paid for all firm recognized holidays, starting their first day on the job. This does not apply to part-time, temporary and contractual employees. These staff members are not eligible for paid holidays nor paid time off. If a holiday falls on a Sunday, the holiday is observed on the following Monday.

If client commitments require you to work on a recognized firm holiday, you may request to take that time as a paid day off, which must be used within 30 days of the holiday, unless otherwise approved in writing by your supervisor

During the Christmas holiday season, the office may be closed from Christmas Day through New Year's Day. This is contingent upon the needs of the firm. If project deadlines occur during this time period, then their completion supersedes time off during the Christmas Week. Full-time employees who have PTO days available must use them in order to be paid during this time. All other employees will not receive pay for those days not worked.

Any employee who works on a firm observed holiday, or during the Christmas Week, will only be paid a regular salary as this time is not calculated as overtime wage.

Bereavement Leave

Unfortunately, we can never know when the time of passing will come, but we are here for you during your grief and loss. Our policy grants up to four (4) full days off for the bereavement, funeral care or attendance of immediate family members. Immediate family members include: spouse, domestic partner, child, parents/parent-in-laws, stepchildren, siblings, grandchildren or grandparents. We ask that you inform your Manager/Project Manager as soon as reasonably possible so that work arrangements are made promptly.

Jury Duty

MFR recognizes that jury duty is a civic responsibility of our employees. You must provide a copy of the jury duty summons to your supervisor within one day of receiving the

summons. We will provide paid leave when an employee must serve on a jury. You will be paid your normal salary or hourly compensation while you are on jury duty for up to five (5) days in a calendar year.

In no case will your employment be affected if you perform jury duty. You will not be harassed, threatened, fired, or treated differently for serving as a juror and your same job will be available upon your return.

If you report to jury duty and are released early at least four (4) hours before the end of the regular workday, you will be expected to report for work for the remainder of each day on which this occurs. If you are told that you do not need to report to the court on any day of your jury duty time, you are required to come to work.

Uniformed Services Employment and Reemployment

MFR proudly grants employees time off of work for service in the uniformed services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA).

All employees requesting time off for military service must provide advance notice of military service to their immediate supervisor, unless military necessity prevents such notice or it is otherwise impossible or unreasonable. Continuation of health insurance benefits is available during military leave subject to the terms and conditions of the group health plan and applicable law.

Employees are eligible for re-employment for up to five (5) years from the date their military leave began. The period an individual has to submit an application for reemployment or report back to work after military service is based on time spent on military duty. For service of less than 31 days, the service member must return at the beginning of the next regularly scheduled work period on the first full day after release from service, taking into account safe travel home plus an eight-hour rest period. For service of more than 30 days but less than 181 days, the service member must submit an application for reemployment within 14 days of release from service. For service of more than 180 days, an application for reemployment must be submitted within 90 days of release from service.

Employees who qualify for re-employment will return to active employment at a pay level and status equal to that which they would have attained had they not entered military

service. They will be treated as though they were continuously employed for purposes of determining benefits based on length of service. Questions regarding this policy should be directed to Human Resources.

Personal Leaves of Absence

Employees who require time off in addition to vacation may request a personal leave of absence without pay for up to a maximum of 30 days. An extension may be approved in limited circumstances.

All regular employees employed for a minimum of 90 days are eligible to apply for an unpaid personal leave of absence. Job performance, absenteeism and departmental requirements will all be taken into consideration before a request is approved.

The employee must return to work on the scheduled return date or be considered to have voluntarily resigned from their employment. Extensions of leave will only be considered on a case-by-case basis. Please contact Human Resources for more information on request procedures.

SAFETY IN THE WORKPLACE

Safety

It is the responsibility of each employee to conduct all tasks in a safe and efficient manner complying with all local, state and federal safety and health regulations and program standards, and with any special safety concerns for use in a particular area or with a client.

Although most safety regulations are consistent throughout each department and program, each employee has the responsibility to identify and familiarize themselves with the emergency plan for their working area. Each facility shall have posted an emergency plan detailing procedures in handling emergencies such as fire, weather-related events and medical crises.

Furthermore, management requires that every person in the organization assumes the responsibility of individual and organizational safety. Failure to follow company safety and health guidelines or engaging in conduct that places the employee, client or company property at risk can lead to employee disciplinary action and/or termination.

Violence in the Workplace

MFR strictly prohibits workplace violence, including any act of intimidation, threat, harassment, physical violence, verbal abuse, aggression or coercion against a coworker, vendor, customer, or visitor.

Prohibited actions include, but are not limited to, the following examples:

- Physically injuring another person
- Threatening to injure another person
- Engaging in behavior that subjects another person to emotional distress
- Threatening to use or using a weapon while on company premises, on company-related business, or during job-related functions
- Intentionally damaging property

All threats or acts of violence should be reported immediately to your supervisor and Human Resources. Employees found to have engaged in violence may be subject to immediate termination.

Smoking Policy

It is the policy of MFR to prohibit smoking on all company premises in order to provide and maintain a safe and healthy work environment for all employees. The law defines smoking as the "act of lighting, smoking or carrying a lighted or smoldering cigar, cigarette, or pipe of any kind or vape."

The smoke-free workplace policy applies to:

- All internal areas of company buildings
- All company-sponsored off-site conferences and meetings
- All visitors (customers and vendors) to the company premises
- All sub-contractors and consultants and/or their employees working on the company premises
- All employees, temporary employees and student interns

Employees who violate the smoking policy will be subject to disciplinary action up to and including immediate termination

Drug and Substance Abuse

MFR has a long-standing commitment to provide a safe and productive work environment. Drug and alcohol abuse pose a threat to the health and safety of employees and to the security of our equipment and facilities. For these reasons, MFR is committed to the elimination of drug and/or alcohol use and abuse in the workplace.

This policy outlines the practice and procedure designed to correct instances of identified drug and/or alcohol use in the workplace. This policy applies to all employees and all applicants for employment of MFR.

Workers' Compensation

If you are injured as a result of an accident or illness arising out of, and during the course of employment, you may be eligible for Workers' Compensation benefits. The amount of

benefits payable and the duration of payments depend upon the nature of your injury or illness. Generally, all medical expenses incurred in connection with an injury or illness are paid in full and partial salary payments are provided for, consistent with the coverage plans of MFR's insurance carrier.

If you are injured or become ill on the job, you must report such injury or illness to your supervisor and Human Resources. Please complete the Incident Report Form, to document your injury or illness.

MFR may assist you in obtaining appropriate medical treatment including filing a Workers' Compensation Report in accordance with the law, which will activate your rights to benefits in connection with the injury or illness. For questions concerning workers' compensation, speak to Human Resources.

CORPORATE CONTACT INFORMATION

Corporate Headquarters staff may be contacted at 215-238-9270

Department	***Contact Name***	***Extension***
Accounting and Finance	Andrew Speizman	x-1002
Human Resources	Tiffany Doyle	267-218-0814
Project Management	Sandra Roberts	x-1003
IT (Technology)	Phil Rhym	x-1008
Operations	Pamela Harper	215-837-1868
President and CEO	Maria Frizelle Roberts	x-1001

EMPLOYEE HANDBOOK ACKNOWLEDGEMENT

I _____ acknowledge that I have received a copy of the MFR Employee Handbook. I do commit to read and follow the guidelines and policies therein.

- I understand that this Handbook is not intended to cover every situation that may arise during my employment, but is a guide that spells out the goals, policies, practices, benefits and expectations of MFR, as well as my responsibilities as an employee.

- I am aware that if, at any time, I have questions regarding MFR company policies or practices, I should direct them to my Manager or the Human Resources Department.

- I know that the MFR Employee Handbook and other related documents do not form a contract of employment and are not a guarantee by MFR of the conditions and benefits that are described within them. Nevertheless, the provisions of such MFR company policies are incorporated into the acknowledgment, and I agree that I shall abide by its provisions.

- I am aware that MFR, at any time, may change, add to, or delete from the provisions of the MFR Employee Handbook.

_____ _____

Employee's Printed Name Position

_____ _____

Employee's Signature Date