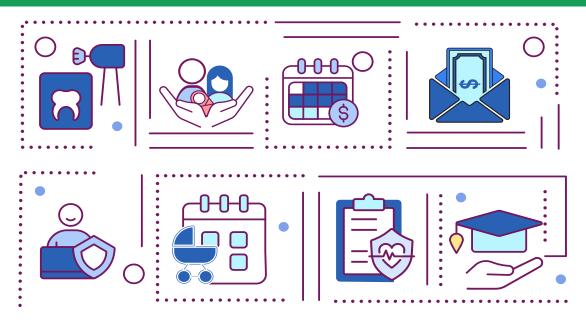


NADBANK COMPREHENSIVE BENEFITS PACKAGE



NADBank is proud to offer a comprehensive benefits package to our staff members.

- » Health and dental plans with generous employer contributions are made for you, your spouse or domestic partner and your qualifying dependents, up to the age of 26.
- » Pharmacy benefits
- » Vision Plan
- » 401(a) Plan provides an automatic contribution of 4% of your salary. In addition, a generous match of \$1.31 for each dollar contributed up to 5% of your salary and \$0.31 for each dollar between 6% 9% of your salary is contributed. The vesting period on the Bank's contributions and match is 2 years at 50% per year.
- » Company paid Life and AD&D insurance equal to two times the base salary. You have the option to purchase additional coverage for yourself, your spouse and your children.
- » Company paid short and long-term disability insurance.
- » Vacation leave is accrued daily and can be taken as it is accumulated. You will accrue 104 hours of vacation the first three years of employment, which increases with additional years of service. Unused vacation time can be carried over year after year, up to a maximum of 160 hours per calendar year,
- » Sick leave is accrued daily at a rate of 72 hours per year with no limit to carry over hours, which can be taken as it is accumulated.

Additional benefits include:

- » Bereavement Leave
- » Tuition Reimbursement
- » Paid maternity and paternity leave
- » 13 paid holidays
- » Relocation assistance

* Benefits may vary slightly based on the country in which you are insured.