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## When One of Us Accelerates, We All Gain Momentum.

At Strickland Brothers, we believe in going the extra mile – not just for our customers, but for each other.

With great pride, we introduce the **Accelerate Hope Fund** – an employee-funded assistance program created *by employees, for employees*. This program reflects our commitment to supporting our team members during challenging times.

The Accelerate Hope Fund relies on voluntary contributions from employees like you, with additional support from Strickland Brothers and outside donors. Together, we can drive hope, lend a helping hand, and make a real difference for our Strickland Brothers family.

If you would like to support the Accelerate Hope Fund in continuing to lift others, please visit the Website Here.

## A Note to Applicants:

**Prior to beginning your application**, please review the Program Information and FAQ tabs in the top menu bar on this site. Be prepared to upload documentation verifying your qualifying event, financial situation, and covered expenses that you need to pay.

## **Program Information**

The **Accelerate Hope Fund** was created by employees, for employees, to provide financial assistance in times of unexpected hardship. At Strickland Brothers, we believe in supporting one another, and this fund reflects our commitment to caring for our team members when they need it most.

The Accelerate Hope Fund is designed to help employees recover from unforeseen financial hardships, such as:

- Medical emergencies
- Loss of housing
- Funeral costs
- Natural disasters
- Other unexpected personal hardships

#### Administration of the Fund

The program will be managed internally by a dedicated **Accelerate Hope Committee**. This committee will:

- Review all applications based on established eligibility criteria.
- Make decisions regarding approvals and funding amounts.
- Handle any appeals for denied applications.

#### **Application Process**

- Employees will submit a **digital application** with required documentation, such as proof of hardship (e.g., medical bills, eviction notices, or other supporting evidence).
- The committee will review and respond to applications within a specified timeframe (e.g., 7-10 business days).

### **Funding Details**

- Approved applicants can receive up to \$1,000 to assist with their hardship.
- Funds will be disbursed through the employee's current payroll method (direct deposit or check).

## **Funding Sources**

- The program is funded through voluntary contributions from employees via:
  - Payroll deductions
  - One-time donations
- Strickland Brothers may also provide a **company match** (details to be determined).

### Confidentiality

- All applications and supporting documentation will be reviewed in strict confidence.
- The committee will ensure that sensitive employee information is handled securely and shared only on a need-to-know basis.

### **Appeals**

• If an application is denied, employees may submit an appeal. The committee will review and make a final determination.

## General Fund Guidelines and Employee Eligibility

#### General Fund Guidelines

Stickland Brothers internal Accelerate Hope Committee (AHC) have established the Fund with the following general guidelines:

- The Fund will grant approved assistance funds to eligible applicants who have Covered Expenses (defined below) that are a result of a Qualifying Event (defined below).
- Assistance from the Fund, pertaining to all grant applications, is subject to the availability of funds, extent of each applicant's need, and satisfactory completion of the application as determined in the committee's sole discretion in accordance with these and other guidelines established by Stickland Brothers internal Accelerate Hope Committee (AHC).
- To be considered complete, an application must contain all Required Documentation (defined below).
- Awards of assistance shall be made based on financial need and the severity and impact of the disaster or other emergency had on the applicant and their family.
- Applicants may appeal a denial of assistance; appeals must contain new information from what was previously submitted for an appeal to be considered. Applicants are only allowed one (1) appeal per denied application.
- Eligible applicants must demonstrate a financial hardship in their application due to a **Qualified Disaster** or **Personal Hardship**.
- The one-time maximum grant total to an employee applicant is \$2,000 per calendar year;
   the one-time flat grant total to an applicant for a Qualified Disaster is \$500 per calendar year.
- The lifetime maximum grant total to an employee applicant is \$5,000.

## I. Employee Eligibility

Stickland Brothers internal Accelerate Hope Committee (AHC) have established the criteria below to determine employees' eligibility for assistance from the Fund:

- Active full-time and part-time employees (both salaried and hourly) who are in good standing are eligible to apply for assistance.
- Employees must have been employed with Strickland Brother's 10 Minute Oil Change on the date of occurrence of the Qualifying Event, and must maintain employment with Strickland Brother's 10 Minute Oil Change throughout the application and review process to be eligible for assistance.
- In the case of an employee's incapacitation or death, the employee's manager, spouse, dependents, or immediate family members are eligible to apply for assistance on their behalf within six (6) months following the onset of the Qualified Disaster or Personal Hardship.

- Qualifying Events must have occurred no more than (6) six months prior to the application date. Once an application for a category of a Qualifying Event is denied, an application may be submitted for a different Qualifying Event after three months from the date of the previous grant application denial.
- Employees cannot apply for the same Qualified Disaster more than once, unless a Qualified Disaster results in a catastrophic loss to the applicant (see additional information under Personal Hardship Eligibility)

#### Additional Eligibility Criteria for Personal Hardship Assistance:

- Applicants must complete their New Employee Orientation period (90 days) to be eligible to apply for Personal Hardship assistance.
- Qualifying Events must have occurred no more than (6) six months prior to the application date. Once an application for a category of a Qualifying Event is denied, an application may be submitted for a different Qualifying Event after three months from the date of the previous grant application denial.
- Employees cannot apply for the same Personal Hardship or Qualified Disaster more than once, unless a Qualified Disaster results in a catastrophic loss to the applicant. In those circumstances, an applicant may submit an additional Personal Hardship application after they have been approved for a QDIA grant, and provided they have adequate documentation of the event and subsequent hardship.
- Applications will be evaluated with consideration for previous submissions and disbursements. Priority will be given to employees who have not previously received assistance through the fund.

## II. Qualifying Events

Qualifying Events are unexpected or unavoidable circumstances outside of an individual's control that create a financial hardship for an individual and their family. These are usually one-time events that cause an individual to spend their rent, mortgage, or utility money on unexpected bills. A Qualifying Event is a Qualified Disaster or Personal Hardship. Qualifying Event applications must be submitted no more than six (6) months after the end of the Incident Period ("The time interval during which the disaster-causing incident occurs," as determined by FEMA).

## Qualified Disaster

A Qualified Disaster (as defined by the IRS in Publication 3833) is any event that is:

- A disaster which results from a terrorist or military action.
- A Presidentially declared disaster such as a natural disaster.
- A disaster which results from an accident involving a common carrier.
- Any event which is determined to be catastrophic by the Secretary of the Treasury or their delegate.

#### Personal Hardship

#### a) Other Qualifying Natural or Human-Made Disasters:

An Other Qualifying Disaster is an event for which the need for assistance must stem directly from:

- (i) a natural or localized disaster which may not reach the level of a declared Qualified Disaster, such as a devastating flood, ice storm, hurricane, tornado, earthquake, or fire; or
- (ii) a short-term personal emergency like a house/apartment fire or flood resulting in a loss of basic needs such as food, clothing, or shelter.

Other Qualifying Disasters include loss or damage to the primary residence from a natural or localized disaster that results in the employee's primary residence being destroyed, rendered unlivable, or otherwise in need of costly repairs in excess of insurance.

#### b) Financial Hardship (non-exhaustive):

Financial Hardships are unexpected events that result in financial stress on employees and their immediate family. Below is a list of events and expenses that the Employee Assistance Fund classifies as Financial Hardships.

- Medical/dental/hearing/vision expenses of employees and/or immediate family member\* due to illness or injury that is not covered by insurance or other non-routine medical expenses
- Accident or illness of employee and/or immediate family member resulting in loss of work; care and resources for a critically ill immediate family member resulting in loss of work
- Death/funeral expenses (travel/funeral costs) for spouse/partner, child, parent, or other immediate family member
- Financial hardship for unexpected, unavoidable reasons beyond an individual's control (e.g., spouse or domestic partner's layoff, unexpected loss of household income\*\*, major non-routine vehicle or home repair, medical emergencies, or other unavoidable circumstances that restrict the ability of applicant to care for self and household)
- Financial hardship as a result of caring for a seriously ill member of applicant's immediate family
- Emergency travel related to a qualifying event
- Expenses due to military deployment or deployment of immediate family members
- Expenses related to the death of an employee
- Expenses incurred due to domestic or physical abuse
- Expenses arising from being a victim of violent crime
- Expenses arising from an accident not due to negligence, recklessness, or intent of employee

## III. Covered Expenses

If an employee has suffered a Qualifying Event, then they may submit an application for a grant from the Fund to assist with Covered Expenses. A non-exhaustive list of bills, costs, payments, and other expenses that are considered Covered Expenses is identified below. The Fund will not grant assistance for Ineligible

Expenses. A non-exhaustive list of Ineligible Expenses is identified below. To be considered a Covered Expense, applicants must submit Required Documentation.

Stickland Brothers internal Accelerate Hope Committee (AHC) has authority to determine in its sole discretion those expenses determined to be Covered and Ineligible Expenses.

## Examples of Covered Expenses (non-exhaustive):

- Rent or mortgage payments, if due to injury, illness, unforeseen financial circumstance, or unexpected loss of income
- Reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a
  Qualifying Event
- Reasonable and necessary expenses incurred for the repair or rehabilitation of a personal residence due to a Qualifying Event
- Reasonable and necessary expenses incurred for the repair or replacement of the contents of a personal residence due to a Qualifying Event
- Reasonable and necessary emergency veterinarian bills for a service animal of an employee or immediate family member
- Essential utility bills (water, heat, electricity, etc.)
- Medical bills/expenses not covered by insurance
- Funeral expenses, including travel expenses
- Basic living expenses (food, clothing)
- Credit card bills, auto, and other debt that resulted directly from a Qualifying Event
- Financial distress, incurred directly from a Qualifying Event that results in employees not having sufficient income to cover monthly bills
- Wage garnishments, disconnection, or eviction notices resulting from Qualifying Event
- Adaptive modification to property (e.g., wheelchair ramp)
- Limited hotel accommodations or shelter
- Similar expenses as determined by America's Charities in its sole discretion

## Examples of Ineligible Expenses (non-exhaustive):

- Any expense, bill, payment invoiced to applicant, or with a due date more than 120 days prior to the date the applicant's application is deemed complete
- Loss of household income due to a reduction in hours or overtime, the loss of a job, a divorce, or the loss of child support unrelated to a Qualifying Event
- Credit card bills, auto, and other debt except when said expenses are a result of a Qualifying Event
- Accumulated financial distress, not incurred as a result of Qualifying Event that results in not enough income to cover regular monthly bills
- Wage garnishments, disconnection, or eviction notices not related to a Qualifying Event
- Tuition
- Accidental damages due to negligence of applicant
- Furniture, appliances, electronics
- Nonessential utilities such as cable television.

- Legal fees
- Veterinarian care, bills, or expenses related to non- service animals
- Expenses that are or would be covered under medical/homeowners' insurance and deductibles (while the Fund may provide assistance for expenses that aren't eligible for reimbursement under medical or homeowners insurance, please note the Fund is not a replacement for insurance.)
- Standard living expenses which do not cause financial stress
- When other aid or assets are readily available
- Expenses due to employee's lack of adequate financial management
- Other expenses considered to be replacement of lost income
- Similar expenses as determined by America's Charities' sole discretion

\*"Immediate family member" is considered employee's spouse/domestic partner, child, sibling, parent, grandparent, and grandchild. This includes stepparents, stepchildren, and stepsiblings, adoptive and foster relationships.

\*\*"Household income" is the income of every resident of that house that is over the age of 18, including pre-tax wages and salaries, or other recurring sources of income. Unemployment insurance, social security, disability payments, and child support are all considered sources of household income. Residents of the household do not have to be related to the head of the household for their earnings to be considered part of the household's income, but must utilize the home as their primary residence.

## Frequently Asked Questions

#### Overview

## What is the Accelerate Hope Fund?

The Accelerate Hope Fund is an employee-driven program at Strickland Brothers that provides financial assistance to team members experiencing unexpected hardships. Whether facing medical emergencies, housing loss, funeral expenses, natural disasters, or other unforeseen challenges, the fund is designed to support employees in times of need and reflects our commitment to caring for one another.

### How is Accelerate Hope funded?

The fund is supported through voluntary contributions from employees, including payroll deductions and one-time donations, which can be made at any time throughout the year. Contributions to the fund are tax-deductible, and employees can start or stop contributions at their discretion. While employee contributions are crucial to sustaining the fund, contributing does not guarantee eligibility for assistance, nor is it required to apply for or receive support from the fund. Strickland Brothers may also provide matching contributions to enhance the program's impact.

#### Fund Policy

## Am I eligible to apply for assistance?

All active full-time or part-time employees (both salaried and hourly) of Strickland Brothers are eligible to apply. Applicants must have completed their New Employee Orientation period (90 days) and be in good standing.

#### What types of events are covered under the EAF?

Qualifying Events are unexpected or unavoidable circumstances outside of an individual's control that create a financial hardship for an individual and their family. These are usually one-time events that cause an individual to spend their rent, mortgage, or utility money on unexpected bills. A "Qualifying Event" is a Qualified Disaster or Personal Hardship. Qualifying Events must have occurred no more than six (6) months prior to the application date.

#### What types of expenses are covered under the Fund?

If an employee has suffered a Qualifying Event in accordance with Fund policy, then they may submit an application for a grant from the Accelerate Hope Fund to assist with Covered Expenses. A non-exhaustive list of bills, costs, payments, and other expenses the Fund has deemed as covered expenses are identified in the policy. The Fund will not grant assistance for expenses that are ineligible under the policy. A non-exhaustive list of Ineligible Expenses is also listed in the policy. To be considered for a grant for a covered expense, applicants must submit required documentation that substantiates the Qualifying Event for which the need for assistance is based.

#### What documentation is required?

Applicants will be required to provide documentation as part of the application for assistance to substantiate and support the application. The documentation required is dependent on the individual circumstances of each application and is subject to change.

#### **Examples of Required Documentation (non-exhaustive):**

- Photos of damage
- Personal financial statements (verification of family income and expenses; other available assets)
- Insurance claims, explanation(s) of benefits and deductibles
- Police reports
- Repair estimates with readily verifiable contact information
- W-9 of creditor to whom a payment is being issued. The <u>W-9</u> is necessary for America's Charities to issue funds to a creditor on an employee's behalf
- Receipts of incurred expenses
- Overdue billing statements
- Certification of medical condition
- · Certificate of death
- Medical bills
- Funeral costs/estimates

#### Are there limitations on how many applications may be submitted?

While there is no limit to the number of applications an employee can submit, an employee cannot apply for the same event more than once. Priority will be given to those who have not received funds previously.

Qualifying Events must have occurred no more than six (6) months prior to the application date. Once an application for a category of a Qualifying Event is denied, an application may not be resubmitted for the same Qualifying Event.

#### How much money can I get?

Awards of assistance shall be made based on financial need and the severity and impact of the disaster or other emergency had on the applicant and their family. Applications will be evaluated with consideration for previous submissions and disbursements. Priority will be given to employees who have not previously received assistance through the fund.

The maximum amount that can be awarded to an applicant is \$2,000 per calendar year. Additionally, no more than \$5,000 can be awarded to an individual in their lifetime.

Assistance from the Fund, pertaining to all grant applications, is subject to the availability of funds, the extent of each applicant's need, and the satisfactory completion of the application as determined in Accelerate Hope Committee (AHC) sole discretion in accordance with these and other guidelines established in the Fund Policy.

#### Are grants subject to income tax?

#### Who do I contact if I have questions about eligibility?

Please contact the Internal Accelerate Hope Committee (AHC) with questions. ACHmay be reached via email at **add email** 

## **Application Process**

## How do I apply for assistance under the Fund?

The application for financial assistance is online and is located at insert application link.

### Must the application be completed online?

**Yes, all applications must be completed online.** Employees will be provided guidance and directions for submitting the application and any required documentation.

The application site is mobile-friendly and can be completed using a smartphone. Employees may also use electronic devices provided by Strickland Brothers and are located at their shops to submit an application. If you are unable to complete an application online, you may email our EAF Support Team for further assistance at: <a href="Insert AHC email">Insert AHC email</a>

### May someone complete an application on my behalf?

In the event an employee is incapacitated or otherwise unable to complete the application, the application may be completed by another individual. This could be your manager or an immediate family member. In the case of an employee's incapacitation or passing, the employee's spouse, dependents, or immediate family member is eligible to apply for assistance on their behalf.

## May I save my application information to be completed at another time?

No employees are encouraged to have all the required information prior to beginning the application. The application should take approximately one hour to complete.

#### What happens if I submit an incomplete application?

You will be contacted by a member of the AHC if additional information is needed in order to review your application materials. Requests for additional information will be sent via email. If materials are not received within seven (7) business days, AHC will close an application as incomplete.

#### When will I be notified if my application has been approved? When will payment be issued?

Decisions will be made within ten (10) business days upon receipt of a completed application. Decisions will not be made until all application materials have been determined to be complete by AHC. Applications missing core materials will delay the decision and award process, so it is critical to respond to requests for additional information in a timely manner. Final decisions will be sent in writing via email.

#### How will payment be issued?

#### What happens if my application for assistance is denied?

An appeal may be submitted for denial of an application within ten (10) business days of receipt of notification of denial. Appeals must be submitted via email to *Insert AHC email*. Appeals not containing new information will not be considered by AHC and applicants are only allowed one (1) appeal per denied application.

## Is the information submitted shared with my manager?

AHC will take every precaution to maintain confidentiality and privacy of applicants, as well as provide a secure and compliant online application process. By submission of an application, the personal information included in this application will be accessed by a limited number of authorized people affiliated with AHC for the purposes of assessing the application and processing payments where applicable.

The personal circumstances of an individual's application will not be shared with your manager.

### Who do I contact if I have questions about the application process?

Please contact Accelerate Hope Committee at Insert AHC email for questions about your application.