



**Black
Ink
Business
Services**

Team Handbook

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Introduction

Welcome to Black Ink

We welcome you to a team of experts that are helping businesses manage their financial health and succeed.

Welcome to the team!

What We Do

Black Ink Business Services is a unique company offering a full range of services to small business owners. We focus on providing clear and comprehensive information about the health of our clients' businesses and allowing owners to focus on critical needs, development, and growth.

We believe that complete clarity and intelligent reports allow our clients to make the most of their time and meet their goals.

We work beside business owners as a partner to help them reach their full potential. We give our clients what they need to succeed, whether they are just starting, are playing catch up from an explosive start, or have a well-established business and are ready to take it to the next level.

Executing the vision and following the dream is what will make a business stand out. Day to day operations, accounting, and HR/Business management should not become the business. We allow our clients to spend their time on their "special sauce" while following up with the bank, cable company, attorney, accountant, and plumber. We get partners on the same page, establish best practices specific to their industry, make connections, and work behind the scenes to get things done.

Purpose of Handbook

This handbook is an overview of our operations, policies, and benefits. We're here to help you navigate this information, so don't hesitate to reach out with any questions.

The handbook is not a contract for employment, either expressed or implied, nor does it guarantee any terms or conditions of employment. All employees are expected to adhere to the policies outlined in this handbook, contributing their best efforts to drive business growth in a collaborative, thriving workplace.

Disclaimer: In the event there is a conflict between any provision of this handbook and federal, state or local law, the applicable law will prevail concerning that specific provision.

All other portions of the handbook will be enforced.

Employment

At-Will Employment

Black Ink Business Services is an at-will employer. This means that you or Black Ink can terminate your employment with or without cause and with or without notice at any time, without incurring liability.

Nothing in this handbook or any policy or procedure can change the at-will nature of your employment relationship. Any agreement or representation for employment other than at-will is unauthorized and invalid unless it is in writing and signed by the President.

Equal Opportunity Employer

Black Ink is an equal opportunity employer and does not discriminate in any employer/employee relations based on race, color, religion, sex, sexual orientation, national origin, age, marital status, disability, veteran's status, or any other basis protected by applicable discrimination laws.

Confidential Information

As an employee of Black Ink, we have access to confidential and proprietary client information. The protection of confidential business information and trade secrets are vital to the interests and success of Black Ink. Confidential information is any and all information disclosed to or known by you because of employment with the company that is not generally known to people outside the company about its business and/or its clients.

An employee who improperly uses or discloses trade secrets or confidential business information will be subject to disciplinary action up to and including termination of employment and legal action, even if he or she does not actually benefit from the disclosed information.

This provision is not intended to, and should not be interpreted to, prohibit employees from discussing wages and other terms and conditions of employment if they so choose.

Immigration Law Compliance

Black Ink is committed to complying with federal laws and regulations concerning verification of employment eligibility and record keeping for employees hired to work in the United States. Therefore, no later than the first day of employment, each new employee must complete their portion of the Employment Eligibility Verification Form I-9. No later than the third day of employment, each new employee must provide acceptable documentation (under current law) establishing the employee's identity and authorization to work in the United States. The first day of employment is the day the individual starts working, regardless of the appointment or hiring date. We also participate in the E-Verify Program, by the U.S. Department of Homeland Security (DHS) in partnership with the Social Security Administration (SSA), that allows employers to confirm the employment eligibility of new hires.

Standards of Conduct

Conduct at Work

All employees are expected to conduct themselves with respect and courtesy as proper conduct is essential for continuing employment with the Company. Employees should always use good judgment, discretion, and the highest standards of ethical conduct in carrying out the company's business. This should be applied to fellow coworkers, customers, suppliers and everyone else associated with the company in one form or another.

Good manners, courtesy and sound judgment are generally all that is required in order to ensure an enjoyable and productive work environment. When discipline is warranted, the Company will discipline employees on a fair and consistent basis.

The following is a partial listing of misconduct that can result in disciplinary action, up to and including, termination of employment:

- Repeated failure to report to work at the required time
- Habitual or excessive absenteeism, lateness, or leaving early
- Creating or contributing to unsanitary conditions
- Unsatisfactory work performance
- Immoral or indecent conduct on Company property
- Obscene or abusive language directed toward any other person or persons while on Company property
- Interference with the work of other employees, including being in areas outside of your work area without proper authorization, or having unauthorized personal visitors in a work area
- Abuse, misuse, or intentional destruction of Company or employee property
- Misrepresentation or falsification of Company records including the employment application or business documentation
- Dishonesty
- Sleeping while on duty or sleeping on Company premises
- Possession of firearms or weapons on Company property, except as stored in an employee's personal vehicle in accordance with applicable state law
- Threatening or physically harming any employee while on Company property or while performing work for the Company
- Altering or tampering with your own or another employee's timecard
- Refusal to complete assigned schedule; walking off the job without approval of immediate supervisor or causing interference with production, in a manner not protected by law
- Possessing, using, or being impaired by or under the influence of alcohol, an illegal drug, or any controlled or unauthorized substance on Company property or while performing work for the Company
- Refusal to submit to a drug/alcohol test requested in accordance with Company policy
- Violation or disregard of safety rules or established safety practices
- Insubordination or refusal to follow a reasonable work directive
- Violation of the No Solicitation / No Distribution policy
- Absence for three (3) consecutively scheduled workdays without properly notifying the Company
- Disclosure of confidential business or proprietary information to unauthorized persons (does not prohibit non-supervisors' voluntary disclosure of their own terms and conditions of employment)
- Theft of property

- Retaliation against a complainant who exercises rights under any policy contained in this Handbook
- Violation of any of the Company's policies in this Handbook, including, but not limited to, policies on anti-harassment, non-discrimination and workplace violence and bullying
- Failure to cooperate in an investigation
- Driving a Company or personal vehicle to conduct Company business with a suspended, revoked, or expired driver's license
- Felony conviction during employment or misdemeanor conviction which may impact ability to perform job, unless prohibited by applicable law; and misdemeanor convictions where the nature of the crime correlates with the employee's job responsibilities
- Illegal gambling of any form while on Company property or Company time
- Unprofessional or embarrassing conduct in the presence of customers, vendors, or other business partners

The above list is not intended to be all-inclusive or to imply the existence of any progressive system of discipline.

Disciplinary Actions

Violations of company policies or misconduct may result in disciplinary action, which may include:

- Verbal Warning: A discussion regarding the issue, outlining expectations for improvement
- Written Warning: A formal document detailing the misconduct and expected corrective actions
- Performance Improvement Plan (PIP): A structured plan to address deficiencies and establish measurable goals
- Suspension: Temporary removal from duties, with or without pay, depending on the severity of the issue
- Termination: Dismissal from employment due to serious or repeated violations

Employees who believe disciplinary actions were unfair or unjust may submit an appeal to Human Resources. Appeals must be filed in writing within a designated timeframe for review.

Process and Fair Treatment

The company will conduct a fair investigation before taking disciplinary action. Employees will have an opportunity to provide explanations or responses. The severity of the disciplinary action will be determined based on the nature of the violation.

By following these guidelines, the company ensures accountability, fairness, and a positive work environment.

Anti-Harassment and Non-Discrimination Policy

Black Ink is committed to providing a work environment free from unlawful discrimination and harassment. We will not tolerate incidents of harassment. Any form of unlawful discrimination or harassment on the basis of race, color, creed, religion, sex, gender, gender identity or expression, sexual orientation, national origin, genetics, disability, age, citizenship, marital status, height, weight, veteran status, or any other status protected by applicable federal, state or local law is a violation of this policy and will be treated as a disciplinary matter. Further, to provide a respectful and professional workplace, conduct that does not violate the law, but that is unduly harassing or inappropriate, is also prohibited. In some cases, local laws and regulations may provide greater protections than those outlined here.

Employees will be covered by the governing laws of their locality. This policy extends to all work-related interactions, whether in person, via telephone, in writing or through electronic communications such as email, text messages, instant messages, blogs, electronic conferencing and social media postings regardless of whether they are made through a computer, cell phone, or other electronic device or medium. This policy also applies not only to the workplace during normal business hours, but also to all work-related social functions, whether on or off the Company's premises, and business-related travel.

Harassment consists of improper and unwelcome conduct toward an individual, and may include verbal, visual or physical conduct that has the purpose or effect of creating a physically threatening, intimidating, hostile or offensive work environment that unreasonably interferes with an employee's work performance, and/or otherwise adversely affects an individual's employment opportunities.

Types of prohibited harassment include, but are not limited to, the following:

- Verbal or written comments related to a person's body or appearance, including name-calling, jokes, slurs, negative stereotyping or threats
- Vulgar or obscene gestures, language or comments
- Nonverbal conduct, such as staring, leering or giving inappropriate gifts
- Unwelcome physical contact, such as hugging, kissing, grabbing, pinching, patting, or brushing against another person
- Visual images, in hard copy or electronic form, relating to a trait someone possesses (cartoons, drawings, or pictures)
- Unwelcome propositions, demands or advances of a sexual nature
- Verbal comments related to an individual's gender or sexual orientation
- Any sexually offensive or abusive physical conduct

Any form of retaliation against any employee who makes a good faith report of alleged harassment or discrimination or otherwise participates in the investigation of such a report is prohibited. In accordance with this policy, Black Ink will take appropriate disciplinary action for any such retaliation, up to and including termination. Similarly, Black Ink will not tolerate harassment by or toward any person with whom the Company has a business, service, or professional relationship.

Sexual Harassment Discrimination

Sexual harassment is a form of discrimination and is prohibited by law. For purposes of this policy, sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when this conduct explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance, or creates an intimidating, hostile, or offensive work environment. Unwelcome sexual advances (either verbal or physical), requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when: (1) submission to such conduct is made either explicitly or implicitly a term or condition of employment; (2) submission or rejection of the conduct is used as a basis for making employment decisions; or, (3) the conduct has the purpose or effect of interfering with work performance or creating an intimidating, hostile, or offensive work environment.

Sexual harassment may include a range of behaviors and may involve individuals of the same or different gender. These behaviors include, but are not limited to:

- Unwanted sexual advances or requests for sexual favors
- Sexual or derogatory jokes, comments, or innuendo
- Unwelcome physical interaction
- Insulting or obscene comments or gesture
- Offensive email, voicemail, or text messages
- Suggestive or sexually explicit posters, calendars, photographs, graffiti, or cartoons
- Making or threatening reprisals after a negative response to sexual advances
- Visual conduct that includes leering, making sexual gestures, or displaying of sexually suggestive objects or pictures, cartoons or posters
- Verbal sexual advances or propositions
- Physical conduct that includes touching, assaulting, or impeding or blocking movements
- Any other visual, verbal, or physical conduct or behavior deemed inappropriate by the company

Reporting an Incident of Discrimination, Harassment or Retaliation

Black Ink encourages prompt reporting of all perceived incidents of discrimination, harassment or retaliation regardless of the offender's identity or position. If an employee believes that he/she has been subjected to harassment or discrimination, take the following steps:

- Tell the harasser that his/her actions are not welcome, and they must stop immediately, if you feel comfortable to do so
- Report the incident immediately to your direct manager or to the Human Resources Manager or Department Manager

If an employee witnessed discrimination or harassment in violation of this policy, the employee should immediately report those concerns to their manager, or Human Resources.

Investigation Process

All reports will be investigated immediately and thoroughly. Complaints and actions taken to resolve the situation will be handled as confidentially as possible. All employees are expected to fully cooperate in any investigation that is conducted. Black Ink will attempt to keep the investigation confidential to the extent possible, but some disclosures may be required by law and/or in order to complete the investigation.

During the investigation, Black Ink will generally interview the complainant and the individual(s) about whom he/she complained and will conduct additional interviews as necessary. If it has been determined that an employee has, in fact, discriminated against or harassed another individual in violation of this policy or the law, Black Ink will take appropriate disciplinary action to stop and remedy the conduct, including interim measures during a period of investigation, and/or up to and including termination.

No Retaliation

The Company will not tolerate retaliation against any employee for reporting, in good faith, any violation of this policy or for cooperating in an investigation. Any employee who engages in these behaviors against another employee because of a complaint under this policy will be subject to disciplinary action, up to and including termination. However, employees who knowingly make false allegations under this policy will be subject to disciplinary action.

Disciplinary Action

Black Ink will take disciplinary action up to or including termination of employment or contract against those engaging in sexual harassment or other types of unlawful harassment. In addition, vendors working with Black Ink that are found to be engaging in harassment will face consequences. Corrective action for such behavior ranges and includes discontinuance of the vendor's business relationship with Black Ink.

Open-Door Policy

Black Ink promotes and maintains open lines of communication within the organization as an effective means for employees to resolve work-related problems and concerns. The Open-Door policy encourages employees to express personal opinions and seek answers to questions from all levels of management. An employee should always discuss any problem or question with their immediate supervisor, if possible. If the problem is not handled to the satisfaction of the employee, or the problem is with the supervisor, the employee should discuss the matter with the next level of management or Human Resources. While Black Ink cannot always resolve all problems to the complete satisfaction of each employee, we can assure employees that each report will be taken very seriously and investigated thoroughly.

Cyber Security Policy

Black Ink is committed to providing guidelines and provisions for preserving the security of our data and technology infrastructure which may help mitigate cyber security risks. This applies to all of our employees, contractors, consultants and anyone who has permanent or temporary access to our systems and hardware.

Employees should be aware that we may monitor or inspect electronic information as with or without notice.

Confidential Data - Confidential data is information for which unauthorized use, access, disclosure, acquisition, modification, loss, or deletion could result in severe damage to the company, partners, affiliates, and customers. Data security is the responsibility of all employees, and all sensitive data must be encrypted both in transit and at rest. Common examples are:

- Business data: customer lists, contracts, unpublished financial information
- Financial information: financial statements, tax records, bank account details
- Personal data: social security numbers, full names, addresses, credit card numbers
- Proprietary information: software code, copyrights, trademarks, patents, trade secrets
- Employee data: employment contracts, pay rates, benefits, bonuses, background check
- Medical information: medical histories, health records, insurance information

Device Security - All employees are to only access company accounts, email and systems on company issued devices. Technology assets are the property of Black Ink, and employees are expected to keep all machines patched with current operating systems, installed software, and updates. VPN is required to access Client data to ensure confidentiality is maintained. Secure devices by:

- Using strong passwords (numbers, letters, and symbols)
- Avoiding opening email attachments or clicking unknown and suspicious links
- Be suspicious of clickbait titles (e.g. offering prizes, advice)
- Upgrading a complete antivirus software on a regular basis
- Never leaving devices exposed or unattended
- Not sharing personal information on the phone or through email or text
- Installing security updates of browsers and systems when updates are available
- Logging into company accounts and systems through secure and private networks only
- Consulting and checking with IT team to ensure proper security of devices

This is vital as ignoring these protocols can introduce security risk to company and personal data.

Password Security - Passwords are the first line of defense against internet attacks of company data infrastructure; hence employees must manage passwords on a regular basis by:

- Choosing passwords with a minimum of 8 characters
- Using a mix of capital and lower-case letters, numbers, and symbols
- Making the password a nonsense phrase. Long passwords are good; long passwords that include random words and phrases are better
- Creating a password for different accounts
- Changing passwords every six to twelve months

Malware Protection - Malware poses a threat to a company's data, and one of the most widespread and dangerous of them is ransomware. Black Ink encourages these practices to prevent malware/ransomware issues:

- Ensure all devices have up-to-date antivirus software installed and configured to perform regular scans
- The anti-virus and anti-malware software must not be disabled or bypassed
- The settings for the anti-virus and anti-malware software must not be altered in a manner that will reduce the effectiveness of the software
- Implement email filtering to block malicious attachments and links
- Regularly update operating systems, applications, and antivirus definitions to protect against known vulnerabilities

Fundamental rules to follow to avoid malware are not to click on dubious ads and pop-ups, provide access permissions to third-party applications if they are not on the whitelist, click on suspicious emails (include a list of the criteria to identify a suspicious email) or download unapproved applications/addons/extensions without informing our IT team.

Email Security - Protecting email systems is a high priority as emails can lead to data theft, scams, and virus infections. Black Ink's policy is to always inform employees to:

- Verify the legitimacy of each email, including the email address and sender name
- Avoid opening suspicious emails, attachments, and clicking on links
- Look for any significant grammatical errors

- Avoid clickbait titles and links
- Contact IT regarding any suspicious emails

Transferring Data - We recognize the security risks of transferring confidential data internally and/or externally. To minimize the chances of data theft, all employees are to:

- Avoid transferring classified information to employees and outside parties
- Only transfer confidential data over secure company networks
- Verify the recipient of the information and ensure they have the appropriate security measures in place
- Adhere to personal data protection law
- Immediately alert the IT department of any breaches, malicious software, and/or scams

Incident Response

All security incidents must be reported immediately to your manager or IT who will follow the incident response plan to mitigate and resolve security incidents in a prompt manner.

Disciplinary Action

When best practices and company's policy are not followed, disciplinary actions take place. Some examples include:

- In case of breaches that are intentional or repeated, and are harmful to our company, Black Ink will take serious actions up to and including termination
- Depending on the severity of the breach is, there may be verbal or written warnings and/or disciplinary actions up to and including termination
- Each incident will be evaluated
- Each case and incidence will be assessed on a case-by-case basis
- Everyone who disregards company's policies will face progressive discipline

Social Media

Black Ink recognizes the importance of embracing social media. We understand the powerful ability to leverage and enhance the Company through the use of social media. Social media includes, but is not limited to blogs, online social networking (including Facebook, LinkedIn, Snap Chat, TikTok, etc.), Twitter, social photos and videos (including YouTube, Hulu, Instagram, etc.), Wikipedia, and many more. This Social Media Policy covers all forms of online communication and conduct. If you disclose on social media that you are employed at Black Ink, your online activity can be associated with us. We have created this policy to ensure that Black Ink's employees, suppliers, vendors, and reputation are protected, as well as to ensure that laws and our policies are respected.

- While you are on Company time, refrain from online activities that do not bring value to the business. Your online activities must not interfere with your work responsibilities.
- Think first before posting. Since content is easily and quickly transferred and replicated across the Internet, it is nearly impossible to delete content once it has been published.
- Clearly indicate that you are speaking for yourself and not for the Company. If you publish content to any non-Black Ink website that relates to the work you perform for Black Ink or subject matter associated with the Company, use a disclaimer such as this: "The postings on this site are my own and do not necessarily represent the positions or opinions of Black Ink."

- Recognize that you are responsible for anything you write or present online. You can be disciplined for breaching your confidentiality obligations to the Company or posting commentary, content, or images that are defamatory, pornographic, proprietary, harassing to another Black Ink employee, or that could create an unlawful hostile work environment.
- Respect copyright, trademark, fair use, and financial disclosure laws.
- Maintain confidentiality. You are not permitted to share information that the Company considers confidential and proprietary. Employees must comply with the Company's any confidentiality policy and all other obligations to the Company.
- Do not use ethnic slurs, personal insults, obscenity, or engage in any conduct that would not be acceptable in the workplace or would violate any of our policies, standards of conduct, or any federal, state, or local law.

It is the responsibility of the employee to update personal social profiles to reflect the guidelines in this policy.

Reasonable Accommodation

Black Ink is committed to complying with the Americans with Disabilities Act ("ADA"), as amended, and all applicable corresponding state and local laws. Black Ink does not discriminate against any qualified employee or job applicant because of such person's physical or mental disability with respect to any terms, privileges or conditions of employment, including, but not limited to hiring, advancement, discharge, compensation and training.

We will make reasonable accommodations, as required by law, for the physical or mental disabilities of an otherwise qualified applicant or employee, unless doing so would impose an undue hardship upon our business operations. An accommodation is not reasonable if, even with the accommodation, the employee is unable to perform essential job duties in a manner that would not pose a direct threat to the health or safety of the employee or others.

Reasonable accommodations will be considered on a case-by-case basis depending on the nature of the employee's disability and the specific job requirements. Accommodations can include modifying equipment or tools, temporarily reassigning non-essential job duties, creating part-time or modified work schedules, granting a leave of absence, or reassigning employees to vacant positions. Employees or applicants with disabilities are those whose physical or mental impairments substantially limit one or more of their major life activities (for example, walking, hearing, speaking, or seeing).

Procedure for Requesting Accommodation

Any employee with a mental or physical disability who believes that an accommodation is needed to perform the essential functions of their job, should contact Human Resources and submit a Request for Accommodation. Employees will be required to engage in the interactive process with the Company to determine whether a reasonable accommodation exists and the nature of that accommodation under applicable law.

Upon receipt of an accommodation request, the Company will require the requesting employee to provide medical documentation from a medical professional concerning the underlying mental or physical impairment, the precise limitations resulting from the impairment, and a suggested accommodation that may permit the employee to perform the essential functions of the employee's position. The Company then will review and consider the request and, if appropriate, identify other possible accommodations, if any. The Company treats all medical information submitted as part of the accommodation process in a confidential manner.

The Company has no obligation to provide the best possible accommodation or the employee's requested accommodation. If the Company determines that an alternative accommodation will be effective, the Company may choose to offer such accommodation instead of the accommodation requested by the employee.

No Retaliation

The Company expressly prohibits any form of discipline, reprisal, intimidation, or retaliation against any individual for requesting an accommodation in good faith. An employee who has questions regarding this policy or believes that they have been subjected to discrimination or retaliation based on their disability should notify Human Resources. All such inquiries or complaints will be treated as confidential to the extent practicable and permissible by law. The Company will investigate such complaints and take appropriate remedial action.

All employees are required to comply with workplace safety standards and procedures. Employees who pose a direct threat to the health or safety of themselves or other individuals in the workplace that cannot be eliminated by any reasonable accommodation will be placed on an appropriate temporary leave of absence pending further determination based on the Company's review of the relevant facts and circumstances.

Compliance with Laws, Rules and Regulations

Employees must, at all times, comply with the applicable laws of the jurisdiction in which the Company is located and conducts business. Company funds shall not be used or disbursed for any unlawful purpose.

Conflict of Interest

It is Black Ink's policy that employees and others acting on the company's behalf must be free from conflict of interest that could adversely influence their judgment, objectivity or loyalty to the company in conducting Black Ink business activities and assignments.

A conflict of interest exists any time a person's private interest potentially interferes with Black Ink's interests and can arise in dealings with anyone with whom we transact business: customers, clients, owners, buyers, suppliers, banks, insurance companies, and people in other organizations with whom we contact and make agreements.

Whether an interest is conflicting will depend on the particular circumstances including the nature and relative importance of the interest, which may be financial or arise from personal relationships. The most common situations include accepting gifts from organizations with which the company does business, employment by another Company, ownership of a significant part of another company or business, close or family relationships with persons that may interact or compete with the Company, and communications with competitors.

We recognize that employees may take part in legitimate financial, business, charitable, and other activities outside of their Black Ink responsibilities, but any potential conflict of interest raised by those activities must be disclosed promptly and in full to Company management and, if a conflict of interest exists, may be subject to Company approval.

The following actions and conditions are specifically prohibited, but are not intended to enumerate all actions or situations, which might be avoided:

- Employees should not have any direct interest in any company which competes with the Company, which sells or supplies to, or buys from the Company any products or property, or which furnishes any service to the company.
- Employees should not borrow money or accept advances or other personal payments or gifts or entertainment, from any company or firm (or any person acting directly or indirectly for any company or firm), which has transactions with the Company, as described above.
- Employees should not enter into any transaction, acquire any interest, or take any action, which, in his/her own judgment, is contrary to the interest of the Company or is incompatible with loyalty and obligation inherent to his/her employment.

Even the appearance of a conflict of interest can damage an important Company interest, and therefore, any potential conflict of interest must be disclosed. Employees must notify their manager or Human Resources if a potential conflict of interest exists, disclose material details, and complete documentation designated by the Company. In addition to oneself, an employee must equally consider and report a similar conflict of interest of his or her immediate family members.

Employees found to be in violation of this policy by either failing to disclose potential conflicts of interest or by entering into a conflict of interest transaction may be subject to disciplinary action, up to and including termination.

Confidentiality

Black Ink requires that a strict code of confidentiality of information be maintained. No employee should store information outside of the company (either written or electronic form) about any matter pertaining to the conduct of the company's business. No information regarding our processes shall be given to anybody without permission of senior management. Conversations regarding prices, service, problems, gossip, etc. about one vendor or customer to another is prohibited. Any employee who compromises information may be subject to dismissal. In addition, idle gossip or dissemination of confidential information within the company, such as personal information; financial information, etc. should subject the responsible employee to disciplinary action or possible termination.

Employee Responsibility

The Company expects that all of its employees should conduct themselves with the pride and respect associated with their positions, their fellow employees, customers, suppliers and everyone else associated with the company in one form or another. Employees should always use good judgment, discretion, and the highest standards of ethical conduct in carrying out the company's business.

Responsible & Professional Communication

All employees are expected to communicate with each other, management, teams, and clients responsibly. It is each employee's obligation to be aware of our conversations and environments when in the office or working remotely. Each team member is expected to provide a professional work environment in person or remotely. Whether that be contributing to a distraction-free work zone or containing sensitive information from general visibility, team members are expected to conduct business professionally.

Please notify your respective teams or managers of any absences, remote work, or out-of-office plans well in advance, when possible, to mitigate negative impact to the team. We're all in this together.

Data Protection and Privacy

Black Ink is committed to safeguarding sensitive information and ensuring compliance with all applicable data protection laws. This applies to all employees, contractors, and third-party vendors who access, process, or store company data. It covers personal, confidential, and business-critical information across all departments and systems.

Employees must handle personal and company data responsibly and in compliance with legal and regulatory requirements. Unauthorized access, sharing, or misuse of data is strictly prohibited. All systems and devices used for work must be secured with strong passwords and updated regularly. Employees must report any suspected data breaches or security incidents immediately to IT and management.

We collect and process data only for legitimate business purposes and in accordance with applicable laws. Personal data must be used solely for its intended purpose and stored securely to prevent unauthorized access. Employees must ensure that confidential information is not disclosed without proper authorization.

Encryption and secure access controls must be used to protect sensitive data. Employees should avoid storing company data on personal devices or unsecured cloud services. Regular security training and awareness programs will be conducted to reinforce data protection best practices.

Employees and customers have the right to access, modify, or request deletion of their personal data where applicable. The company respects individuals' privacy rights and handles personal information with transparency.

Any violation of this policy may result in disciplinary action, including termination or legal consequences. Data breaches or unauthorized disclosures may be subject to penalties under relevant data protection regulations.

Employment Relationship

Hours of Work

An employee's normal workdays are Monday to Friday from 9:30 am to 6:00 pm EST with 30 minutes set aside for lunch. Due to the nature of business, an employee's work hours may vary or be modified based on the needs of the business. The work week includes all scheduled hours beginning Monday and ending Sunday each week.

Time Tracking

All employees must enter their time into a timetracker. We use [eBillity](#) to manage all team members' time and client billing. It is critical to business to track your time accurately and diligently.

If, for any reason, there are technical difficulties entering time into the time tracker, employees should record their time manually until time can be entered and saved into the tracker. Paid-time off, company holidays, etc., are also tracked on eBillity and should be recorded on timesheets.

Note: Timesheets are due weekly on Friday by 6 pm EST time.

Pay Periods

All team members are paid bi-weekly, with regular paydays occurring every other Wednesday. If the regular pay date is scheduled on a holiday, your paycheck will be dated on the business date prior. Pay statements are provided by Intuit.

Employment Classification

For the purpose of compensation, benefits, and other employment practices, we defined the following groups of employees. Please refer to your manager if you have any questions about your employment status.

Full-time equivalent (FTE) - An employee who is regularly scheduled or expected to work 35 hours or more per week. FTE team members are eligible for all benefits after the required waiting periods.

Part-time (PT) - An employee who is regularly scheduled to work fewer than 34 hours a week. They are ineligible for other benefits, except as required by law.

Contractor - An independent contractor who is scheduled to work on a specific need for a defined period of time. These individuals are ineligible for benefits.

Performance Management

Performance management is a collaborative process designed to drive business results and reinforce behaviors that support high performance. It is a shared responsibility between managers and employees. Employees are expected to actively engage in the process by remaining open to feedback, participating in honest coaching conversations, and taking ownership of their development. Managers are responsible for setting clear expectations and providing timely, constructive feedback to support employee growth and success.

Performance reviews are conducted annually and aligned with each employee's work anniversary. These reviews are complemented by regular one-on-one check-ins throughout the year to ensure continuous feedback and alignment. Employees are encouraged to take an active role in scheduling and preparing for their performance reviews in partnership with their managers.

Probationary Period

The first ninety (90) calendar days of employment are regarded as an employee's introduction. The purpose of the introductory period is for the employee and the Company to each evaluate the employee's suitability for the new position. During this time, employees have the opportunity to demonstrate a satisfactory level of performance and to determine whether the new position meets their expectations. Similarly, management uses this period to evaluate the employee's capabilities, work habits, attendance, judgment and overall performance.

During the introductory period, employees are encouraged to ask questions. Management may extend the 90-day introductory period at its sole discretion for any reason. At the end of the introductory period, the employee's supervisor will evaluate the employee's work performance. The introductory period does not guarantee employment for any specific period of time nor alter any employee's at-will employment status, meaning that either the employee or the Company may end the employment relationship at any time, including during the introductory period.

Annual Reviews

The Company conducts yearly performance reviews. Managers will provide a written performance evaluation and conduct a review with each employee. During the performance review, employees are encouraged to express personal observations, ask questions and offer constructive feedback about their individual work performance, the review process, and general operations of the organization overall.

Separation

Employees who separate from the company will receive payment for all time worked (minus applicable deductions) on the next regular payday, in accordance with local laws.

The company will assess whether the departing employee has any outstanding debts or company-owned property, such as laptops, credit cards, or tools. Once a full review of the employee's and the company's accounts is completed, a final paycheck will be issued per local regulations. This final payment will cover all services rendered but will not include compensation for unworked time, except in cases where the employee has earned vacation pay that remains unpaid at the time of departure.

Upon resignation or termination, the employee will be notified of any benefits. Any employee terminating their employment is expected to return all company property in their possession.

Should the employment relationship be terminated by the employee or Black Ink, all company owned assets must be returned in working order, with normal wear-and-tear. Per Company PTO policy, any unused paid time off is not paid out.

Workplace Guidelines

Dress Code

Black Ink employees are expected to present a professional image to our customers, suppliers and coworkers. Employees are expected to be neat, well-groomed and maintain good personal hygiene at all times. The dress code varies by job function and has been developed to support the safety of all employees. Regardless of item, it is essential to avoid wearing anything that may pose a safety concern, is ill-fitting, excessively worn, or frayed.

The dress code is casual around the office and business casual when client-facing. Most importantly, be comfortable and confident.

Company Property, Security & Access

All employees should be concerned with the care and safe use of company-owned equipment and facilities.

A clean work environment everywhere in the company is essential for productive operations. Everyone on company premises is responsible for keeping his/her desk and office area in a neat and clean condition at all times.

Our office is accessible 24 / 7. Each employee will be responsible for opening (first-one in) and closing (last-one out). All team members will have a personal alarm code for arming and disarming the system.

We have an open office plan, with conference rooms and phone booths available for business and personal calls when needed. Please be mindful of your neighbors when having open conversations, and especially when guests are onsite.

Office Visitors

Clients are welcome and encouraged to visit the office.

Expenses and Reimbursements

If you need to travel on behalf of Black Ink, we will reimburse employees for all ordinary, necessary and documented expenses reasonably incurred while traveling on business, and approved by your manager. Employees are expected to exercise prudent business judgment regarding expenses covered by the policy.

Travel - Reimbursement for the standard tickets for air and rail travel, car rental, parking or taxi during your trip. If using your car, reimbursement will be per mile based on the IRS mileage rates.

Accommodation - Cover standard hotel accommodations up to \$250 a night, however this is flexible depending on your location. Please check with your manager before booking a hotel.

Meals - An allowance for meals is reimbursable for up to \$75 a day. Meal allowances are not cash allowances or a way to supplement income. Any exceedance of the daily meal limit is a personal expense.

The employee who travels must submit a Travel Reimbursement Form and supporting documentation to obtain reimbursement of expenses within 30 days of completion of a trip, and appropriate reimbursement will be issued within approximately 7 to 14 business days and included on your paycheck. If you have a company credit card then it is expected that you charge all charges to this card as well as supporting documentation.

Remote Employees

Some employees may be hired to work fully remote and will be classified at hiring whether or not they are classified as such. Below are expectations for remote employees to ensure seamless operations:

- Employees are expected to be available and communicative during scheduled work hours. We will continue to stay coordinated by primarily operating on Eastern Standard Time in the US.
- Fully remote employees must be based in the US. Any move to work remote from outside the US must be approved by Senior Management prior to any work being performed outside the country.
- Have a quiet and distraction-free working space, to the extent possible. This location should be a setting where your camera and microphone can be on for extended periods of time.
- Required to come into one of Black Ink's offices with one day's notice. If an employee is located within a 250 mile radius of the office, the commute to the office will be at the employee's expense unless otherwise approved by the manager. If approved the employee will follow our existing travel reimbursement policy.
- Reliable internet connectivity during working hours is mandatory.
- Travel to clients may be needed and it will be reimbursed.
- Non-project travel costs will not be reimbursed unless pre-approved by management.
- You will be provided with a company laptop and other collaboration software tools.

In order for a remote and flexible approach to work, everyone must stay engaged. Engagement may look different from day to day, but when team members are not physically located together, it is important to adopt some norms as follows:

- Remaining online and available during designated office hours while actively contributing to daily tasks.
- Communicating using company-approved tools.
- Attending virtual meetings with cameras on when necessary. If a camera cannot be on, employees should provide context to ensure engagement. Key meetings where cameras are expected include employee reviews and client discussions.
- Minimizing distractions—music or television should not be audible during meetings.
- Avoid eating meals during virtual meetings unless the host permits it.
- Refraining from smoking or vaping during video conferences.
- Dress casually as you would coming into the office. Sleeveless tops, pajamas, or attire unsuitable for public settings should be avoided.
- Giving full attention to virtual meetings.

All existing PTO guidelines apply to fully remote employees. By following these guidelines, we aim to foster a cohesive and effective remote work environment while ensuring operational success across all locations.

Time Off and Leaves of Absence

Paid Time Off (PTO)

We believe hard work should be balanced with time away from the office. We encourage you to use your PTO, just make sure you discuss with your manager before making any firm plans.

All full-time equivalent (FTE) employees are eligible for PTO, and PTO accrual begins after 90-days of FTE employment. One additional day is added to your PTO bank for each year at Black Ink. PTO will max out at 25 days for team members. This time-off policy is available to provide employees time for vacation, personal needs, and emergencies.

All PTO balances are updated on [Stay in the Black](#).

Paid-Time Off Days Reference

Up to 5 years	per calendar year	15 days (120 hours)
5th anniversary	per calendar year	20 days (160 hours) maximum
6th anniversary	per calendar year	21 days (168 hours) maximum
7th anniversary	per calendar year	22 days (176 hours) maximum
8th anniversary	per calendar year	23 days (184 hours) maximum
9th anniversary	per calendar year	24 days (192 hours) maximum
10th anniversary	per calendar year	25 days (200 hours) maximum

Accrual Breakdown Reference

Up to 5 years	2-weeks (pay period)	accrue 4.62 hours
5th anniversary	2-weeks (pay period)	accrue 6.15 hours
6th anniversary	2-weeks (pay period)	accrue 6.46 hours
7th anniversary	2-weeks (pay period)	accrue 6.77 hours
8th anniversary	2-weeks (pay period)	accrue 7.08 hours
9th anniversary	2-weeks (pay period)	accrue 7.38 hours
10th anniversary	2-weeks (pay period)	accrue 7.69 hours

Roll Over + Unused Days

For any unused PTO days by year-end December 31st (12/31), up to three (3) days can be rolled over into the calendar year. Rollover PTO expires at the end of June on June 30th. Any additional unused PTO expires per calendar year on December 31st (12/31.) Lastly, upon voluntary or involuntary termination, PTO is not paid out.

Observed U.S. Holidays

Black Ink observes the following holidays with scheduled business closures. Closures will update annually, which management will share the dates at the beginning of the calendar year.

New Year's Day	January 1
MLK	Third Monday of January
Memorial Day	Last Monday of May
Juneteeth	June 19
Independence Day	July 4
Labor Day	First Monday of September
Thanksgiving	3rd Thursday and Friday in November
Christmas Break	Varies annually

Floating Holiday - Team members can decide on one (1) floating holiday to observe a year. Your floating holiday should be confirmed with a minimum 2-week notice before the holiday.

- Chinese New Year
- President's Day
- Good Friday
- Eid al-Fitr
- Yom Kippur
- Diwali

Your Birthday - All team members receive their birthdays off. Your birthday holiday is taken on the actual date of your birthday, Monday through Friday. However, if your birthday falls on the weekend or a holiday, you can observe your birthday on the Friday prior. Birthdays cannot be banked or scheduled on a different day.

Sick Time - Both FTE and part-time team members are given three (3) days / 24 hours of paid sick time per calendar year, resetting on January 1. These days cannot be banked or rolled over. Sick time is given up front, with no accrual.

Bereavement - Employees can take up to an additional three (3) days of paid-time-off if they have a death or medical emergency in their family. Please work with your supervisor should you need to take this time off. Applicable documentation may be required.

Jury Service - If you are called for jury service selection or required to serve on a jury, Black Ink will pay full-time employees for work missed due to service, up to three (3) days for salaried employees, or up to 24 hours for hourly employees.

Black Ink cannot provide any compensation for missed work beyond three (3) days (FTE) / 24 hours (PT).

Notice is required no less than one 1-month before the service date. Documentation of service, including arrival and departure times, is needed to be paid for missed time.

Should service be required for an extended period of time, employees will be considered to be on an unpaid leave of absence while serving. Eligible employees are eligible to continue to participate in benefit programs during this time.

Note that jury service requirements and payments vary by State and County. Please check with your local government for any changes or updates.

Supplemental State Pay Information

New York: After three (3) days (or 24 hours) of service, the State will pay employees a jury service fee.

Texas: Pay is dependent on the County, but not required.

Employees are asked to work as much as possible around their jury service responsibilities and keep their supervisor informed of requirements.

Leaves of Absence - PTO is not earned in pay periods during which unpaid leave, short or long-term disability leave, or workers' compensation leave is taken. Should you require an additional leave of absence not covered in this handbook, please reach out to your manager.

All full-time equivalent (FTE) employees are eligible for the following additional time off, unless otherwise stipulated or discussed with your manager.

Paid Family Leave - Employees will receive 12 weeks of Paid Family Leave for the birth, adoption, foster placement, family member medical care, or legal custody of a child.

PFL Benefit at Black Ink

- You will receive 70% of your normal pay during PFL leave
- Leave must be taken within 52 weeks of start filed
- Twelve (12) weeks can be taken as consecutive days or scheduled apart

Eligibility

- Must be full-time equivalent (FTE) for 26 consecutive weeks OR
- Must be part-time for a minimum of 175 days a year

Requirements

- If a foreseeable event, notify management at least 45 days before your leave will begin
- All required insurance forms must be filed with Black Ink before taking leave. Delays in submitting all forms may delay receiving benefits.
- Submit supporting documentation

Note: If denied the benefit by the company's insurance carrier, it will be the sole discretion of Black Ink on how to handle the leave.

Additional Leaves of Absence - If you have a life event that requires a leave of absence, please speak with your manager as soon as possible. Leaves of absence for any amount of time are not guaranteed and are at the discretion of Black Ink.

Repeated Absence - Repeated absences, excessive absences (whether excused or unexcused), or a pattern of absences during business hours impacts your team and may be considered unacceptable job performance. If you are absent for three (3) consecutive days and have not notified your manager or another member of management, we may assume that you have voluntarily terminated your employment.

Benefits and Services

Health Benefits

Black Ink offers health insurance benefits to FTE employees and provides an allowance per month toward premium costs. The waiting period is 90 days, after which coverage begins on the first day of the month following the 90-day period. Allowances are as follows:

Employee \$400
Employee/Spouse \$750
Employee/Children \$650
Employee/Family \$1100

Part-time employees and contractors are not eligible for health insurance benefits. Per provider guidelines, qualifying dependents and domestic partner coverage are also available.

Retirement Plan

Black Ink offers a company-sponsored 401(k) plan with a match program to your deferral contributions. The benefit is available to FTE team members on the 1st day following a 90-day waiting period.

Matches are made 100% up to 3% of your gross pay (\$1 for \$1), with an additional match of 50% up to 2% (\$.50 per \$1) of your Gross Compensation, including all bonuses and other compensation. All matches are calculated per pay period. No true up or leveling company contributions are made.

Note: PFL and disability insurance payments are not considered compensation.

Commuter Benefits

Full-time equivalent (FTE) employees can participate in the pre-tax program that allows you to use pre-tax dollars towards your mass transportation and parking expenses. This program is managed by [Health Equity](#) and enrollment is available day one (1) of your employment.

Flexible Spending Account (FSA)

Black Ink offers FTE team members the option to participate in a Flexible Spending Account (FSA). This program allows you to set aside pre-tax dollars for eligible medical, dental, and vision expenses, and dependent care costs, such as day care.

There is a waiting period of 90-days after your hire date, after which contribution deductions will begin on a bi-weekly basis. Contributions for the full elected amount will be deducted in the first 6-months.

At year-end, team members will have a grace period of two and a half (2.5) months to submit receipts for services completed the year prior. Should your employment be voluntarily or involuntarily terminated, any funds that have been previously deducted and not used will be paid back.

Hybrid Schedule

As part of our Flexible Workplace Program, we offer a hybrid work schedule designed to provide flexibility for working away from the office. Team members may work remotely for up to 26 days per quarter, with a maximum of 104 days per year. Please note the following guidelines:

- Remote work days must be planned in advance.

- Remote days may be combined and used at any time within the quarter.
- Unused remote days do not roll over to subsequent quarters.
- Unplanned remote days, such as those due to inclement weather or emergencies, do not count against Flexible Workplace Program days.
- Remote work conducted for the benefit of the company does not count against an employee's allotted days.

Managers must be informed of all planned remote work days in advance.

Team members are expected to work from the office when required, including for the following:

- In-person client meetings, including occasions when clients visit the office
- Training sessions
- Company-wide meetings and events
- Manager-scheduled in-office days to support deadlines or time-sensitive deliverables
- Collaborative work where remote participation may negatively impact team effectiveness

Each team member must be prepared to work effectively from home, both for planned and unplanned remote days. If remote work cannot be performed seamlessly or causes a negative impact on performance, PTO may be applied. The Flexible Workplace Program will be reviewed quarterly and may be updated or adjusted as needed.

Resignation and Termination of Employment

Employees wishing to voluntarily terminate employment with Black Ink are asked to give at least two (2) weeks written notice to their manager or Human Resources. Black Ink, in its sole discretion, may end the employment relationship immediately upon its receipt of such notice or at any time during the notice period, but pay the employee their regular salary through the end of the notice period.

Employees are responsible for settling all monetary and property obligations with Black Ink prior to termination. Terminated employees will be issued their final paychecks, less appropriate deductions, in accordance with applicable state law regarding payment of the final paycheck.

Vendor Bank Account Changes

Black Ink has a standardized process to handle requests from vendors to change their bank account information for wire or ACH payments, with a focus on verification and fraud prevention. It applies to all employees of Black Ink who are responsible for processing vendor payments on behalf of clients.

Vendor Verification

- Before processing a request to change a vendor's bank account information, the Accounts Payable department must verify the identity of the vendor and the legitimacy of the request.
- This verification may include:
 - Contacting the vendor using their known phone number from initial onboarding documents, or a Zoom call with cameras on.
 - Requesting a bank letter from the vendor that has the company name address and bank information.

Documentation

All requests for changes to vendor bank account information must be documented, including the date of the request, the vendor's name, the old and new bank account information, and the verification methods used.

Approval Process

- All requests for changes to vendor bank account information must be approved by a manager and the client before processing.
- The approver should review the documentation provided by the vendor and ensure that the verification process has been followed.

Notification to Vendor

- Once the request has been approved, the vendor must be notified of the change and provided with a confirmation of the new bank account information.
- This must be done on a new email thread and not replying to the original request.

Monitoring

- Black Ink Business Services will monitor vendor bank account changes for any suspicious activity or patterns.
- Any suspicious activity should be reported immediately to the appropriate managers and the client.

Acknowledgment of Handbook

The contents of the Employee handbook is presented as informational and subject to change without notice. Except for the at-will provisions, this handbook can be amended at any time. If you have any questions about the information in this handbook, please contact hr@blackinkservices.com.

Please digitally acknowledge your review of the handbook by [clicking here](#).