

- Introduction by Reynolds W. Cramer
- Background information on Fareway
 - History of Company
 - Information on Fareway's dedicated workforce and ongoing efforts to recruit/retain strong talent
 - One such way Fareway is strengthening its workforce is by helping employees with student debt
- Fareway currently offers tuition repayment assistance for qualifying employees
 - Program is referred to as Fareway Fast Forward
 - The program is intended to help alleviate financial stress associated with the repayment of student loans
 - Eligible full-time employees may receive up to \$100 per month towards their student loans (up to \$5,000)
 - Benefit will be administered by a third party (Gradifi) and payments will be made directly to student loan company and applied to the principal balance of the loan
 - Intended to reduce the financial stress of paying student loan debt and encourage employees to consider higher education who may not have previously due to its cost
 - This issue is important to Fareway, but not for any financial reason. This bill has no financial benefit to Fareway. We are advocating on this issue on behalf of our employees and other working lowans.
 - Our program was recently featured on the CBS Morning Show, where one of our employees, Juan Navarro, discussed how the program will help him pay off his loans quicker, saving on interest payments, and how this is positively impacting his life.
- Therefore, Fareway supports S.460, the bipartisan Employer Participation in Repayment Act (EPRA) introduced by Senators Mark Warner, John Thune, and 17 other bipartisan original co-sponsors – most recently Senator Ernst.

Other initiatives that may be touched upon:

- Increased efforts to connect with grade school/high school classrooms to promote Fareway as a future employer (Apprenticeships, internships, etc.)
- Continually refining/enhancing medical/dental/vision coverage while offering competitive premium rates
- 401(k) match
- Dress code updates - Updated employee uniform that is more attractive/appealing to other generations
- Partner with Home Base Iowa and other military branches (Iowa National Guard) to reach military personnel
- Migration to utilizing an electronic applicant tracking system to allow individuals to apply online instead of solely using paper applications