

TITLE: CRACKER BARREL CARES, INC.
SUBJECT: EMPLOYEE EMERGENCY RELIEF FUND
ORIGINAL DATE: 9/14/11
LAST REVISION DATE: 10/15/2024

POLICY STATEMENT

Cracker Barrel Cares, Inc. operates a program designed to provide financial assistance in the form of grants for eligible employees who face financial emergency/hardship caused by an unexpected, unforeseen, or unavoidable event within certain key categories. The distribution of funds from Cracker Barrel Cares, Inc. (“CBC”) for the purpose of emergency relief is supervised and directed by a committee comprised of representatives from departments of Cracker Barrel Old Country Store, Inc. (the “Committee”). This Policy and Procedure document (the “Policy”) sets forth the eligibility and approval standards for CBC.

PROCEDURE

1.0 Employee Eligibility

- 1.1 Applicants must be employed by Cracker Barrel Old Country Store, Inc. (“CBOCS”) or any affiliated company of CBOCS in a full or part-time capacity and actively working or on an approved leave of absence (“Employee” or “Applicant”) as of the date the qualifying event occurred, the date of the application, and on the date the grant funds are disbursed electronically. For purposes of this Policy and Procedure document, an Employee does not include retirees, leased personnel, consultants or any other third-party personnel.
- 1.2 All assistance is based upon need, not income. For certain qualifying events (i.e., Critical Illness), assistance is calculated predominantly on the length of time the Employee has been impacted (minimum of two weeks).

2.00 Qualifying Events

- 2.1 To the extent that funds are available at the time of the request, CBC will provide assistance in the form of one-time grants to Employees experiencing severe financial need based upon the following qualifying events:
 - 2.1.1. Natural or Catastrophic Disaster - to help offset losses sustained by an Employee due to hurricane, flood, tornado, house fire, etc. Giving guidelines mimic those of FEMA, where assistance is limited to emergency supplies such as water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items, or fuel for transportation, and home repair, personal property repair and rental assistance for temporary housing. Assistance for vehicle repairs, due to widespread natural disaster, can also be considered.

2.1.2. Critical Illness - to help offset housing expenses (rent or mortgage payments) and other essential bills when an Employee is unable to work due to illness/medical condition or caring for a critically ill spouse, child or parent. This includes offsetting the costs of emergency travel if an Employee needs to travel more than 100 miles roundtrip from home to obtain specialized medical care for themselves, a child, spouse, or parent, or to assist a child, spouse or parent experiencing a critical illness.

2.1.3. Funeral Expenses – to help offset funeral expenses for a deceased Employee; or, to assist an Employee with funeral expenses for the Employee’s parent, child, spouse or next of kin for which the Employee is financially responsible. This includes offsetting the costs of emergency travel if an Employee needs to travel more than 100 miles roundtrip from home or to attend the funeral of a parent¹, spouse² or child³.

2.1.4. Intimate Partner Violence/Domestic Violence – to help offset the costs when an Employee must relocate to escape a living situation where they are subjected to physical abuse.

- 2.2 To the extent possible, Applicants must file an application within sixty (60) days from date of the qualifying event. At the discretion of CBC representatives, Applicants may be able to receive a one-time 30-day grace period to revise their application.
- 2.3 Financial grants are the only type of assistance available from CBC. To the extent that funds are available at the time of the request, an Employee may be eligible for a maximum grant of \$2,500 per event with a lifetime maximum of \$5,000 per Employee.
- 2.4 Employees may apply for assistance as needed. An employee is only eligible to receive a grant once within any six (6) month period.

3.0 Documentation Requirements and Guidelines

- 3.1 For purposes of this Policy, an “event” may be a one-time event, such as a natural disaster or catastrophic occurrence; or an ongoing series of occurrences attributable to one single cause. For example, a series of trips may be considered a single event of emergency travel, even though the travel occurs over several months, if the travel is required to treat the same critical illness. In such instance, all emergency travel expenses will be cumulatively subject to the \$2,500.00 “per event” maximum grant limitation set forth in section 2.3. For certain qualifying events, the amount of individual grants will be calculated based on each individual Employee’s household bills. Employees are asked to submit mortgage statements/leases, utilities bills (electric, natural gas, water/sewer, and/or landline/cell phone), car payments and car insurance. In order for a household bill to be considered, the Employee’s, or the Employee’s Spouse’s, name must be listed on the bill as a responsible party. Applicants will also be asked to submit travel receipts, funeral bills, and other backup documentation as needed. If the Applicant requests a lower amount than they are eligible for, the grant will default to the amount requested by the Applicant.

¹ For purposes of this Policy, “parent” includes a biological or adoptive parent or stepparent.

² For purposes of this Policy, “spouse” includes a person to whom one is legally married, excluding common law marriage.

³ For purposes of this Policy, “child” includes biological or adopted children, stepchildren, children for whom the Applicant is legally required to provide support and grandchildren for whom the Applicant has legal custody (and the parent of the grandchild is not living in the Applicant’s house).

The minimum grant allowed is \$100. Grants by CBC are not intended to cover hardships experienced by an average person in the ordinary course of a year (e.g., costs of repairing appliances, replacing vehicles or paying health care expenses). In addition, Cracker Barrel Cares does not reimburse for insurance deductibles (i.e., medical, auto, home, etc.). The maximum grant amount for a cell phone bill is \$300.

An application may be denied should CBC become aware that the qualifying event resulted from criminal or other unlawful action by the Employee or the Employee's family member.

The eligible grant amount may be reduced by the amount of other forms of financial assistance provided to the Employee or Employee's family member, such as GoFundMe, FEMA assistance, insurance, etc.

- 3.2 Natural or Catastrophic Disaster – Two types of applications fall under this category: applications for individual disasters (such as a house fire) and applications as a result of widespread natural disasters (i.e., FEMA declared). For individual disasters, an Employee will be asked for documentation including, but not limited to, fire incident reports, pictures, insurance declarations pages (if applicable) and other backup documentation to verify the extent of the damage. For widespread natural disasters, where Cracker Barrel Cares receives a high volume of applications in a short period of time, Cracker Barrel Cares will follow FEMA guidelines for when to offer grants. Specifically, the address of the Employee must fall within a federally declared disaster zone to be considered for a grant. Applicants in this category will be asked to provide backup documentation including, but not limited to, copy of applicant's driver license, FEMA reports, insurance reports, vehicle title and insurance information, pictures, etc. In addition, Cracker Barrel Cares does not reimburse for renter's or homeowner's insurance deductibles.
- 3.3 Critical Illness – A request for assistance with payments under section 2.1.2 must be accompanied by a written statement from a physician verifying the anticipated length of time the Employee is unable to work due to illness/medical condition – with a minimum length of time being at least two full weeks. The application must also include copies of any bills the applicant wishes to be considered, including leases showing monthly rent/mortgage statement and other essential household bills such as utilities bills (electric, natural gas, water/sewer, garbage, and/or landline/cell phone), car payments and car insurance. Reimbursement for emergency travel expenses related to illness/medical condition will be based upon the amount of transportation and lodging expenses. Backup documentation may include car rental bills, airfare receipts, hotel bills, gas receipts, etc. Mileage can also be used to calculate grant level, if the Employee drove their own vehicle.
- 3.4 Funeral Expenses - Supporting documentation for this category includes, but is not limited to, a death certificate, an obituary, a birth/marriage certificate, legal affidavit for next of kin to establish employee relation to the deceased, and the full funeral service or cremation bill. Reimbursement for emergency travel expenses related to the funeral will be based upon the amount of transportation and lodging expense requested. Backup documentation may include car rental bills, airfare receipts, hotel bills, gas receipts, etc.
- 3.5 Intimate Partner Violence/Domestic Violence – Requested documentation may include, but is not limited to, a police report, court-issued Order of Protection, a letter from a domestic violence shelter, and letters from potential landlord's outlining monthly rent for

a new residence. The Committee may also decide to allocate additional funds for essential furniture items. Reimbursement for food, clothing, medical bills, etc. are not covered under section 2.1.4.

4.0 Application Procedures

- 4.1 Cracker Barrel Cares applications are submitted via an online portal. Employees can apply from their smartphones, personal computers or store elearning computers. Employees requesting assistance must confirm that eligibility requirements are met. In the event of a widespread natural disaster, CBC in its sole discretion, may also accept paper applications. Knowingly providing incorrect or fraudulent information on an application may subject the Employee to disciplinary action, up to and including termination from CBOCS. CBC and CBOCS also reserve the right to recoup any grant funds improperly paid, by off-set against an Employee's wages or other appropriate means.
- 4.2 Employees requesting assistance must submit the application with supporting documentation to CBC online or as otherwise permitted by CBC. CBC representatives will review the application and verify eligibility of the Employee.
- 4.3 All applications will be processed by CBC representatives, who will contact an Employee via the application portal, email or phone. If an application is incomplete, the Employee will be notified. At the discretion of CBC representatives, a grace period of up to 30 days may be allowed to provide any incomplete or missing documentation. If no response is received within the allowed timeframe, the application will be deemed incomplete and the Employee will receive an email indicating their application has been declined. Applications that have not been completed and submitted within 60 days of starting the application will be stored by CBC for a reasonable period of time.
- 4.4 If the Employee is eligible, the completed application will be submitted by CBC representatives to the Committee for review.
- 4.5 All completed application documents, including Committee decisions/comments, will be archived into CBC's data retention systems.

5.0 Committee Procedures

- 5.1 The Committee will consider applications for one-time assistance to help the Applicant.
- 5.2 The Committee has online access to all applications and will review, share commentary and approve through the online system. The CBC representative makes recommendations through the online portal. Committee members can agree, decline, recuse themselves or agree with modifications. All comments are tracked in the online system.
- 5.3 The Committee has no obligation to distribute funds if no suitable Applicants are identified in any given period of time.
- 5.4 Committee members shall consider all applications as confidential and shall not disclose that an Employee has requested assistance from CBC or disclose any Employee's

information included in an application, except to CBC directors, officers, auditors and store managers when necessary.

- 5.5 All Committee members will be appointed by and serve at the discretion of the Board of Directors of CBC. The names of the members of the Committee shall be confidential in order to prevent an Employee from attempting to influence the Committee member's decision. Committee members have the opportunity to recuse themselves from approving/reviewing a given application, if they have personal connection to an Employee that might influence their decision regarding a grant.
- 5.6 To maintain continuity, Committee members, including the Executive Director and Committee Chair, will be considered permanent members and will not roll off.

6.0 Application Approval Procedure

- 6.1 Approval or denial of a request by the Committee shall be confirmed via email to the Applicant.
- 6.2 If approved, the CBC representative will update the Applicant's application online. Grant disbursements are approved and authorized by a CBC representative, and grant funds will be disbursed electronically.
- 6.3 If the Applicant rejects the funds after they have been disbursed electronically to Applicant, the funds will not later be redistributed to Applicant except in CBC's sole discretion.

7.0 Application Denial Procedure

- 7.1 If a request is denied, the CBC representative will update the applicant through the online portal. Reasons may include but are not limited to the following:
 - 1. Failure to meet eligibility criteria
 - 2. Insufficient information
 - 3. Failure to demonstrate appropriate financial need
 - 4. Misrepresentation of information

8.0 Funding and Status

- 8.1 The CBC program is funded through Employee donations (ongoing payroll contributions and one-time donations) and donations from CBOCS. CBC is a non-profit corporation which operates under section 501(c)(3) of the United States [Internal Revenue Code](#) and shall take all appropriate actions to maintain its tax-exempt thereunder.

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