

COVID-19 Preparedness & Response Plan

As of 5/21/20



SCOPE:

The purpose of this plan is to communicate and outline Circle Federal Credit Union's protocol and protective actions regarding safety during a pandemic, specifically COVID-19. This plan will be in effect until further notice. This plan will be guided by the CDC recommendations, as well as federal, state and local law.

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PANDEMIC RESPONSE TEAM (PRT)/WORKPLACE COORDINATOR

The Management Team will serve as our Pandemic Response Team (PRT), led by the President/CEO and the Chief Operating Officer. The PRT will meet as needed to stay abreast of guidance from federal, state, local health agencies and is responsible for recommending and incorporating those recommendations into the credit union's workplace.

The Workplace Coordinator is responsible for keeping up with all regulations and updating of the Plan. The Workplace Coordinator for CFCU is the Chief Operating Officer.

COMMUNICATIONS

Communications will be provided for employees via the following:

- CFCU Email
- Supervisors/Managers

Employees are responsible for checking these resources on a regular basis. In immediate need situations, telephone/text communication will be used.

EMPLOYEE EDUCATION

Employees will receive education on procedures via the following methods.

- COVID-19 Preparedness and Response Plan (this plan)
- CFCU Email
- Supervisors/Managers

Employees must familiarize themselves with the symptoms and exposure risks of COVID-19.

People with COVID-19 have had a wide range of symptoms reported – ranging from mild symptoms to severe illness. Symptoms may appear **2-14 days after exposure to the virus**.

GENERAL EXPECTATIONS AND RESPONSIBILITIES

Circle Federal Credit Union will follow these general expectations during the COVID-19 pandemic.

- Employees designated will be allowed to work remotely following the Governor's Stay Home, Stay Safe Order.
- Employees and members to stay 6 feet apart to the maximum extent possible including during breaks and lunches.
- PPE (personal protective equipment) will be provided to the extent it is available and safe alternative solutions considered should PPE become unavailable.
- Cleaning and disinfecting efforts will be increased.
- CFCU will make every effort to not allow employees or members into the building who are knowingly exhibiting symptoms, are being treated for, or have been exposed to COVID-19.

- Travel between branches should be restricted to only business operations needs during the Stay Home, Stay Safe order. Exceptions can only be made by Management.
- Employees are encouraged to stay home when sick.

Management Responsibilities

All managers must be familiar with this Plan and be ready to answer questions from employees. Managers must always set a good example by following this Plan. This involves practicing good personal hygiene and workplace safety practices to prevent the spread of the virus. Leaders must encourage this same behavior from all employees.

As the COVID-19 pandemic evolves there will be needed adaptations and changes to be implemented to maintain credit union operations. Managers are expected to keep the CEO or COO informed of developments and seek help when necessary.

Employee Responsibilities

The credit union is asking every employee to help with our prevention efforts while at work. To minimize the spread of COVID-19 at our worksite(s), everyone must play their part. Various housekeeping, social distancing, and other best practices have been instituted at our branches to minimize exposure to COVID-19 and prevent its spread. All employees must always follow these best practices for them to be effective. Beyond these best practices, employees are required to report immediately to their leader if they are experiencing signs or symptoms of COVID-19. If employees have a specific question about this Plan or COVID-19, they should ask their manager/supervisor or the COO.

RETURN TO WORK

Employees displaying any COVID-19 related symptoms are asked to stay at home. The employee may return to work after at least **ONE** of the following:

1. A physician release form is provided stating the employee is safe to return to work
2. 24 hours have passed since their fever and symptoms have resolved (without medication) **and** Seven (7) days have passed since their symptoms first appeared (unless tested for COVID-19 with a return of negative for the virus).
3. COVID-19 test returned negative for the virus.
4. An employee who has tested positive for COVID-19 may not return to work until at least 7 days after they were swabbed for the test that indicated they were positive for COVID-19 **AND** all symptoms have resolved (without medication).

If an employee was exposed to a COVID-19 positive individual or individual exhibiting symptoms, they should self-quarantine until one of the following:

1. 14 days have passed since the last close contact with the sick or symptomatic individual.
2. The symptomatic individual receives a negative COVID-19 test.

REPORTING TO WORK

Employees will be required to complete a medical screening daily before starting work. Employees who answer YES to experiencing COVID-19 related symptoms or have a temperature will not be allowed to return to work until they meet the Return to Work criteria (listed above).

1. Temperatures will be taken at each branch location prior to the employee reporting to work. As not everyone has the same “normal” temperature of 98.6, each employee has had a baseline temperature calculated by taking their temperature at five random times and taking the average. To calculate that employees “High Temperature”, 1.8 has been added to each employee’s baseline ($100.4 - 98.6 = 1.8$).
2. Each employee will be asked the following health question prior to the employee reporting to work.

Have you felt ill in the last 24 hours with any COVID-19 related symptoms?

- Fever
 - Unusual/unexplained fatigue
 - Shortness of breath or difficulty breathing
 - New loss of taste or smell
 - Body aches
 - Sore throat
 - Cough
 - Diarrhea, nausea, vomiting
 - Headaches
3. If an employee answers yes to the health question, the employee should wait to enter the building until a member of the Pandemic Response Team is contacted to immediately determine if the employee should be allowed to report to work that day based on the Plan’s guidelines.
 4. If an employee registers a “high” temperature, the employee should sit down in the lobby and wait 10 minutes to be retested. A member of the Pandemic Response Team should be notified immediately if the second test also registers as a “high” temperature. The PRT member will determine if the employee should be allowed to report to work that day based on the Plan’s guidelines.

WORK CLASSIFICATIONS

1. **Remote Work** - Employees who have been provided laptops can work remotely. They must sign the Offsite Work and Remote Access Agreement.
2. **Essential** - Employees designated as “essential” will report to work at their designated branch. They will be provided letters identifying them as “essential” to branch operations.
3. **Not Assigned** - Employees with no work assignment, will be considered “active”, and will be expected to work if needed.
4. **At-Risk/Exempt** - Employees who are determined to be “at-risk” will be exempt from the requirement of being available for work.

These classifications are subject to change. Changes will be communicated through email, as well as this document.

PERSONAL PROTECTIVE EQUIPMENT (PPE)

All employees will be provided access to masks, gloves, hand sanitizer, and disinfecting supplies. Any staff meeting directly with members will also be provided with germ/sneeze guards. Staff is asked to adhere to the Plan's guidelines regarding not being within 6-feet of others without proper PPE use.

Each branch will display signage directed to inform members that masks are highly recommended and that they should not enter the building if they are displaying COVID-19 related symptoms or have been in contact with an individual displaying COVID-19 symptoms. Hand sanitizer will be provided in all lobbies for our members use.

INFECTED PERSON PROTOCOL

Employees are required to inform CFCU if they begin experiencing symptoms of, are seeking treatment for, or have a confirmed diagnosis of COVID-19.

Employees displaying COVID-19 symptoms are asked to stay home and self-quarantine. Employees are required to inform a member of the PRT immediately. Employees who have been at a CFCU branch within the last 14 days prior to developing symptoms will need to list who they have been in close contact with at CFCU, which parts of the building they have been in, and any specific things/areas that should be sanitized or quarantined.

In the event that an employee becomes infected, the following protocol will be followed:

1. CFCU will work closely with the Berrien or Cass County Health Department to ensure proper protocols are followed.
2. Employees and members will be informed that they may have been exposed to COVID-19.
3. CFCU will try to determine who may have been in close and prolonged contact with the affected employee. Those employees will be directly notified and required to self-quarantine for 14 days from first close contact.
4. The infected branch will be closed for 24 hours to thoroughly sanitize the affected areas
5. All branch employees may be asked to remain home until a full sanitization has been done depending on the scope of the potential exposure.
6. CFCU employees will clean areas not accessible by outside vendors. The [CDC Cleaning and Sanitization](#) protocols will be followed, especially in wiping areas with sanitizing agents, and allowing them to air dry.

GENERAL CLEANING AND SANITIZATION

Following are our general cleaning and sanitization procedures during an infectious disease pandemic:

1. Employees will be responsible for disinfecting our lobby/high traffic areas (including areas such as door handles, countertops, coin machines) hourly once the lobby is open. Employees will be assigned a time to clean based on a schedule created by their Branch Manager. A cleaning log has been created to ensure all areas are disinfected with each cleaning.
2. Staff meeting with members in an office are responsible for disinfecting their immediate work area after each member has left their office.
3. Signatures pads should not be used. If an employee needs to obtain a member's signature, they will provide the member with a clean pen that will be disinfected after each use.
4. Daily thorough cleaning and disinfecting of each branch will continue after the branches have closed.

MEMBERS/VENDORS/VISITORS

1. The maximum number of members allowed to enter the branches will be limited based on square footage of the lobby. Signs will be posted displaying the maximum number allowed for each branch.
2. Members may bring a representative with them, but “guests” may NOT wait in the lobby.
3. Members displaying symptoms will not be permitted in the building and can return only after they are symptom free.
4. Essential vendors/visitors will be required to wear masks and gloves while in the building. Vendors displaying symptoms should not be permitted in the building. The Branch Manager will determine if the vendor/visitor is essential.

TRAVEL POLICY

Work-related travel is not allowed unless approved by Management. This includes employees, vendors, interviews, conferences, or travel to other branches. Employees have been assigned a primary branch. Generally, employees will not travel or rotate between branches (unless it becomes necessary to maintain branch operations) until further notice.

All non-essential travel should be avoided. If travel is necessary or employees have family members returning to their household from out of state, employees will be required to adhere to following protocols. We expect employees to self-report these situations.

1. No travel to locations where travel advisories have been issued.
2. Follow social distancing and other protocols to minimize spread.
3. Do not travel if sick.