

Walled Lake Schools Federal Credit Union COVID-19 Preparedness and Response Plan – June 8, 2020

The following COVID-19 preparedness & response plan has been established for Walled Lake Schools Federal Credit Union in accordance with the requirements in the Executive Orders for COVID-19 signed by Governor Gretchen Whitmer.

To help slow the spread of COVID-19 and safeguard our staff WLSFCU has created an action plan for responding to COVID-19. This plan, which is based on Centers for Disease Control and Prevention (CDC) and Occupational Safety and Health Administration (OSHA) guidance, highlights the responsibilities of management and employees and outlines the steps WLSFCU is taking to address COVID-19.

RESPONSIBILITIES

When it comes to ensuring a safe workplace during the COVID-19 outbreak, both management and employees have their role to play. The following is a breakdown of the responsibilities for management and staff.

Management

Management must be prepared to answer questions from employees and set a good example by adhering to the guidance prescribed in the plan. This involves practicing social distancing and good personal hygiene.

- Management is responsible for the credit union's overall action plan.
- Develop protocols to ensure the wellness of all employees and oversee procedures for isolating employees should they become sick at work.
- Manage logistics related to daily and periodic sanitation and disinfection efforts. Ensure that routine cleanings are completed and that the necessary cleaning supplies are readily available.
- Manage any and all pandemic-related communications to board of directors, staff and membership.

Employees

Employees play a critical role in 's COVID-19 prevention efforts. To protect our staff and membership WLSFCU has a number of general best practices employees should follow:

- **Understand the signs and symptoms of COVID-19, and stay home if you are feeling sick**—Any employee who is experiencing symptoms of COVID-19 (e.g., fever, cough, shortness of breath, sore throat, runny nose, body aches, chills or fatigue) or have close contact with and/or live with any person displaying symptoms should stay home. Individuals experiencing such symptoms should also be instructed to consult guidance from the CDC on seeking medical care.
- **Practice good hygiene**—Employees should clean their hands often, either with an alcohol-based hand sanitizer or soap and water. Hand sanitizers should contain at least 60%-95% alcohol, and employees should wash their hands with soap for at least 20 seconds. In addition, employees should avoid touching their face and cough into their arm.
- **Practice social distancing**—Social distancing is the practice of deliberately increasing the physical space between people to avoid spreading illness.

OPERATING PROTOCOLS

In order to keep staff and membership of WLSFCU safe and to help prevent the spread of COVID-19 WLSFCU requires the following protective measures:

General Safety Policies

- Employees, members and the general public who exhibit signs or symptoms of COVID-19 will be asked to leave the building.
- Access to hand-washing stations and alcohol-based hand sanitizers will be provided to all employees.
- Plexiglass shields installed for member contact areas.
- All furniture/touchpoints removed from lobby area.
- Restrooms will be closed to public.
- Saturdays will remain drive-thru only.
- Employees can voice COVID-19 concerns to management.
- Management may establish flexible work practices.
- Hand sanitizers will be placed in multiple locations to encourage hand hygiene.
- Limit the number of members/public allowed in building at any one time.
- Some employees may be at higher risk for serious illness. To safeguard employees at-risk, we will take steps to ensure they have minimal contact with others.
- Be prepared to change our business practices if needed to maintain critical operations.
- Ensure there's a minimum of 6 feet of space between all desks and workspaces.
- Modify the flow of traffic to minimize potential close contact with others.

- Non-essential travel is postponed or cancelled.

Protocols for Employees

To ensure safety at WLSFCU employees will be asked to:

- Notify management and stay home if they are experiencing COVID-19 symptoms (e.g., fever, cough or shortness of breath). Sick employees should follow CDC-recommended steps. Employees should not return to work until the criteria to discontinue home isolation are met, in consultation with health care providers and state and local health departments. When self-quarantining, employees should:
 - Stay away from other people in their home as much as possible, staying in a separate room and using a separate bathroom if available.
 - Not allow visitors.
 - Wear a face mask if they have to be around people.
 - Avoid sharing household items, including drinking cups, eating utensils, towels or bedding.
 - Clean high-touch surfaces daily.
 - Continue monitoring their symptoms, calling their health care provider if their condition worsens.
- Notify management and follow CDC-recommended precautions if they are well but have a sick family member at home with COVID-19.
- Take additional preparations in the event they are traveling:
- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations.
- Stagger lunches to limit the number of individuals congregating in break areas
- Limit close contact with others, maintaining a distance of at least 6 feet when possible. Employees are encouraged to remind members to maintain at least 6 feet of distance
- Avoid tasks that require face-to-face contact with others where possible. If this is unavoidable, employees will be provided with face masks, physical barriers and other workplace controls to ensure their safety.
- Wear face masks where other social distancing measures are difficult to maintain.
- Take care when attending meetings and gatherings:
- Refrain from sharing equipment. In instances where this is unavoidable, credit union will provide alcohol-based wipes and other cleaning materials that employees can use to clean equipment.
- Clean and disinfect frequently touched surfaces, including workstations, door handles, tables and countertops on a regular basis.
- Practice proper hand hygiene. Wash your hands regularly with soap and water for at least 20 seconds. An alcohol-based hand sanitizer containing at least 60% alcohol can also be used. Employees should clean their hands:
 - Before eating food
 - After using the restroom
 - After blowing their nose, coughing or sneezing
 - After putting on, touching or removing face masks
 - Before and after work shifts
 - Periodically throughout the day
 - Before and after work breaks
- Avoid touching your eyes, nose and mouth whenever possible.
- Avoid contact with others whenever possible (e.g., handshakes).
- Avoid gathering when entering and exiting the facility.
- Answer daily screening questions
 - Are you currently suffering from any of the following symptoms - fever, cough, shortness of breath, sore throat, loss of smell or taste, and/or gastrointestinal problems?
 - Have you lived with, or had close contact with someone in the last 14 days diagnosed with or displaying the symptoms of COVID-19?
 - Have you travelled via airplane internationally or domestically in the last 14 days?

Protocols for Members/General Public

In order to protect credit union members/general public we will:

- Limit the number of members/public allowed to enter credit union building at one time.
- Communicate our safety protocols and why we are taking specific precautions. This will be done using signage, social media and other available communication channels.
- Encourage members/general public to practice social distancing when in the credit union building. Members/public will be asked to maintain at least 6 feet of distance from staff via written signage.
- Place hand sanitation stations and wipes throughout the building.
- Update messaging on our websites to educate visitors on facility precautions and hours.
- Require the use of face masks for all who enter credit union building. Face masks will be provided to ensure compliance.

CLEANING AND DISINFECTING PROCEDURES

- Surfaces and equipment will be disinfected before and after use, or—for frequently touched items—multiple times a day. The following items will be cleaned regularly:
 - Door handles and push plates
 - Telephones
 - Computers and keyboards
 - Office cabinet handles
 - Break room tables and chairs
 - Restrooms
 - Display screens on equipment
 - Counters and other surfaces
 - Pens or other writing utensils
 - Elevator buttons
 - ATM surface and buttons
 - Drive-up tubes
- Trash will be collected regularly.
- HVAC air filters will be replaced regularly
- Hand sanitizer dispensers will be refilled frequently
- When an employee has tested positive for COVID-19, deep cleaning will be triggered and will ensure areas in which the individual worked are deep cleaned thoroughly.

EXPOSURE SITUATIONS

- An employee with a COVID-19 diagnosis or who displays symptoms consistent with COVID-19 must:
 - Immediately report to management
 - Leave credit union premises
 - Speak to their health care provider
 - Self-isolate.
- If a COVID-19 diagnosis is confirmed, Management:
 - Informs all employees of a potential exposure.
 - Conducts deep cleaning of the employee's workstation and all area's used by infected employee.
 - All employees who worked in sustained, close proximity to the diagnosed employee are also removed for at least 14 days. If exposed employee should later develop COVID-19 symptoms and/or receive a confirmed diagnosis they may not report on-site until all return to work requirements are met.
 - Members/public that had exposure to infected employee will be alerted and the infected employees' identity will remain confidential.

RETURN TO WORK REQUIREMENTS

Employees who were themselves diagnosed with COVID-19 may only return to work upon confirmation of the cessation of symptoms and contagiousness, proof of which may be acquired via the test-based strategy or a release to return to work from a healthcare provider.

The test-based strategy is preferred but relies upon the availability of testing supplies and laboratory capacity. Employees may discontinue isolation and return to work upon achieving the following conditions:

- Resolution of fever without the use of fever-reducing medications.
- Improvement in respiratory symptoms (ex: cough, shortness of breath) and
- Negative results of COVID-19 test.

THIS PLAN RESPONDS TO THE COVID-19 OUTBREAK. AS THIS PANDEMIC PROGRESSES WLSFCU WILL UPDATE THIS PLAN AND ITS CORRESPONDING PROCESSES.

THIS PLAN WILL EXPIRE UPON CONCLUSION OF ITS NEED AS DETERMINED BY WLSFCU AND IN ACCORDANCE WITH GUIDANCE FROM LOCAL, STATE AND FEDERAL HEALTH OFFICIALS.