

## **MEMBERS FIRST CREDIT UNION COVID-19 PREPAREDNESS AND RESPONSE PLAN**

Members First Credit Union takes the health and safety of our employees and members extremely seriously. We are committed to reducing the risk of exposure to COVID-19 on the job and to promoting healthy and safe workplace practices for all employees, members, and guests.

This information represents Members First Credit Union's current practices regarding the recommended operations of our credit union, where and when permitted by law, during this time of the unprecedented COVID-19 pandemic. Certain employees continue to perform in-person work, either because they are critical infrastructure workers or they are needed to conduct minimum basic operations.

This Plan is based on information and guidance from the CDC and OSHA at the time of its development. Because the COVID-19 situation is frequently changing, the need for modifications and amendments may occur based on further guidance provided by the CDC, OSHA, and other public officials at the state or local levels, as well as the needs of our business.

The spread of COVID-19 at Members First Credit Union can come from several sources:

- Members
- Co-workers
- Guests - vendors/visitors/family members/Volunteers
- General Public

Members First Credit Union is focused on three lines of defense:

1. Limiting the number of people together at the same time in the same place
2. Heightened cleaning procedures
3. Following guidelines on personal protection equipment use

Our employees fall into one or more of the following categories as defined by OSHA:

- **Low Exposure Risk** – The work performed does not require direct contact with people known or suspected to be infected with COVID-19 nor frequent close contact with (i.e., within 6-feet of) the general public. Workers in this category have minimal occupational contact with the public and other co-workers.
- **Medium Exposure Risk** – Medium exposure risk jobs include those that require frequent or close contact with the public (handling cash, or meeting with the public in person at less than 6-feet) but are not known or suspected of being infected with COVID-19. Workers in this category have minimal occupational contact with the public and other coworkers.

### **COMMUNICATION OF THIS PLAN**

This Plan as well as communications in relation to the pandemic will be provided for employees via the following. Employees are responsible for checking these resources on a regular basis or when questions arise.

- Email
- Simon’s page on UltiPro
- Collab Calls, when applicable
- Managers/Supervisors

Membership and the general public will find this Plan readily available via our website, [www.mfcu.net](http://www.mfcu.net), or by requested hard copy.

### **SENIOR LEADERSHIP RESPONSIBILITIES**

The Senior Management Team and Directors will be responsible for staying abreast of federal, state and local guidance and incorporating those recommendations into the credit union’s workplace. They will designate and work closely with the Workplace Coordinator and Worksite Supervisors to ensure this Plan is fully implemented according to the Executive Orders of Michigan. Resources utilized by this team include, but are not limited to:

- U.S. Center for Disease Control and Prevention: [www.cdc.gov](http://www.cdc.gov)
- State of Michigan: [www.michigan.gov](http://www.michigan.gov)
- Michigan Department of Health and Human Services: [www.michigan.gov/mdhhs](http://www.michigan.gov/mdhhs)
- World Health Organization: [www.who.int](http://www.who.int)

### **WORKPLACE COORDINATOR/WORKSITE SUPERVISORS RESPONSIBILITIES**

The Workplace Coordinator is responsible for keeping up with all regulations, communicating with the Senior Leadership Team and updating the plan. The Coordinator is also responsible for reviewing human resources policies and practices to make sure that they are consistent with this Plan and existing federal, state and local requirements.

Workplace Coordinator: Kris Walters  
 Phone numbers: (855) 835-6328

The Worksite Supervisors (see Appendix A) will be responsible to implement, monitor and report on the COVID-19 control strategies outlined in the Plan. Worksite Supervisors for each branch location will be the Branch Manager and/or Assistant Branch Supervisor/Senior MSR. Worksite Supervisors for support teams will be the Manager of department. This designation can also be given to any on-site employee when deemed necessary.

### **MANAGERS/SUPERVISORS RESPONSIBILITIES**

All leaders, Managers, and Supervisors must be familiar with this Plan and be ready to answer questions from employees. Managers and Supervisors must set a good example by following this Plan at all times. This involves practicing good personal hygiene and jobsite safety practices to prevent the spread of the virus. Managers and Supervisors must encourage this same behavior from all employees.

## EMPLOYEE RESPONSIBILITIES

Members First Credit Union is asking every one of our employees to help with our prevention efforts while at work. In order to minimize the spread of COVID-19 at our worksite(s), everyone must play their part. As set forth below, we have instituted various housekeeping, social distancing, and other best practices at our branches/offices to minimize exposure to COVID-19 and prevent its spread in the workplace. All employees must follow these best practices at all times for them to be effective. Beyond these best practices, we require employees to report immediately to their managers or supervisors if they are experiencing signs or symptoms of COVID-19, as described below. If employees have a specific question about this Plan or COVID-19, they should ask their manager or supervisor or contact the Human Resources Department.

OSHA and the CDC have provided the following control and preventative guidance for all workers while COVID-19 is a pandemic, regardless of exposure risk:

- Maintain appropriate social distance of six feet to the greatest extent possible unless a partition or shield is present.
- All employees are required to wear a face covering over their nose and mouth at all times when in any Members First Credit Union building.
  - Exceptions to this would be while employee is eating
  - We will allow for mask removal when in an office by yourself with a closed door
  - If you cannot medically tolerate a face covering we will need a note from your doctor
- Frequently washing your hands with soap and water for at least 20 seconds is one of the most effective ways for employees to minimize exposure to COVID-19. If soap and water are not readily available, employees should use alcohol-based hand sanitizer that is at least 60% alcohol.
- Avoid touching your eyes, nose, or mouth with unwashed hands.
- Follow appropriate respiratory etiquette, which includes covering for coughs and sneezes.
- No handshaking. Use other non-contact methods of greeting.
- Avoid other employees' phones, desks, offices, other work tools and equipment.
- Wear disposable gloves while cleaning and disinfecting.
- Routinely clean and disinfect work areas.
- Follow our heightened cleaning procedures (see Appendix B)
- Avoid close contact with people who are sick.

In addition, 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. The primary symptoms of COVID-19 are:

- Cough
- Shortness of breath or difficulty breathing
- Fever
- Chills
- Muscle Pain
- Sore throat
- New loss of taste or smell

Individuals with COVID-19 may also have early symptoms such as, diarrhea, nausea/vomiting, and runny nose. Symptoms may appear 2-14 days after exposure to the virus. **If you exhibit any of the above symptoms, please stay home and alert your Manager or alert your Manager and go home. In either case, consult your healthcare provider.**

In addition, if you experience any of the **emergency warning signs for COVID-19 get medical attention immediately:**

- Trouble breathing
- Persistent pain or pressure in chest
- New confusion or inability to arouse
- Bluish lips or face

These lists are not all inclusive. Consultation with a medical provider if you experience any other symptoms that are severe or concerning to you is important.

Likewise, if employees come into close contact with someone showing these symptoms or diagnosed with COVID-19, they must notify their Manager or HR immediately and consult their healthcare provider. The credit union also will work to identify any employees who have close contact with individuals with COVID-19 symptoms. "Close contact" is not brief or incidental contact with a person with COVID-19 symptoms. Instead, the CDC defines "close contact" as either:

- Being within approximately six feet of a COVID-19 infected person or a person with any COVID-19 symptom(s) for a "prolonged period of time;" or
- Having direct contact with infectious secretions of a COVID-19 infected person or a person with any COVID-19 symptom(s) (e.g., being coughed on).

There is no precise definition of "prolonged period of time." CDC estimates range from 10 to 30 minutes. To protect employees, we are using the lower end of this range and consider a prolonged period to be 10 or more minutes of exposure.

Failure to comply with these responsibilities and Plan may result in progressive discipline.

## **HEALTH AND SAFETY PREVENTATIVE MEASURES TO MINIMIZE EXPOSURE**

Members First Credit Union has put a number of best practices and measures in place to ensure the health and safety of identified groups of individuals. With each group of individuals, our Plan is focused on three lines of defense – limiting the number of people together at a time, heightened cleaning procedures, and following guidelines on personal protection equipment use.

Members First Credit Union will educate employees and Volunteers on protective behaviors that reduce the spread of COVID-19 and provide employees with the necessary tools for these protective behaviors, including the following:

## **General Education**

- Posting of CDC guidelines and information, including recommendations on risk factors.
- Being confident in asking members/guests/co-workers to follow the service procedures and this Plan.
- Be confident in speaking with your leadership if you do not feel comfortable waiting on a specific member related to an apparent illness, Covid19, or behavior concern.
- Steps to notify the credit union of any symptoms or a suspected diagnosis of COVID-19.
- How to report unsafe conditions.
- Learn and follow our heightened cleaning procedures (Appendix B); cleaning in-between each member and consistently cleaning common area surfaces.
- Ensure knowledge in how to obtain and use all PPE and cleaning supplies.
- Encouraging good hand hygiene by ensuring that adequate supplies of soap and hand sanitizer are maintained and placing hand sanitizers in multiple locations.
- Follow-through on minimizing exposure practices.

## **Membership, Guest, and General Public Service Procedures**

Our lobbies are open with limited hours for member service; drive-thrus with normal hours. Appointments may be scheduled based on member needs. Management will determine if a vendor/visitor is essential and can be in our buildings. When we welcome our members into our branches:

- You are required to wear a face covering over your nose and mouth at all times when in any Members First Credit Union building.
- We may ask you to temporarily remove your face mask for identification.
- If you cannot medically tolerate a mask we may offer alternate service solutions.
- We can provide a face mask if you do not have one.
- It is preferred that you sanitize your hands.
- We ask that you maintain six feet of distance from each other; utilize floor markers and maximum occupancy signs.
- We will be cleaning stations and equipment in-between each member.
- If six feet of distance cannot be maintained when waiting for a credit union team member we will offer to make you an appointment or have you wait in your vehicle and we will call you when the team member is available to serve you.
- If you have symptoms of illness we prefer you use another option of service.
- For your own safety, limit restroom use; drinking fountains will not be available.
- Members and Guests are asked not to enter our buildings if they are exhibiting any symptoms or have been exposed to someone who has tested positive to COVID-19.

## **Use of Personal Protection Equipment**

The following are our guidelines for PPE use during an infectious disease pandemic per OSHA guidance. MFCU will provide non-medical grade face coverings and gloves to employees.

- Low Exposure Risk Employee - Masks are required at all times when in any Members First Credit Union building. We will allow for mask removal when in an office by yourself with a closed door.

- Medium Exposure Risk Employee - Gloves may be worn while handling cash from members, gloves must be removed before handling other items in the area to eliminate the transferring of any unknown germs. Masks are required at all times when in any Members First Credit Union building.

Members First Credit Union will provide employees with up-to-date education and training regarding the use and care of PPE. MFCU will also ensure that the additional PPE identified above is consistently and properly worn when required; regularly inspected, maintained, and replaced, as necessary; and properly removed, cleaned, and stored or disposed of, as applicable, to avoid contamination of self, others, or the environment.

### **Heightened Cleaning Procedures**

- These can be found in Appendix B.
- It is expected that all employees follow and enact the procedures.
- Members First Credit Union will provide all supplies required.

### **Social Distancing**

- Maintain social distance of six feet to the greatest extent possible unless a partition or shield is present.
- All employees are required to wear a face covering over their nose and mouth at all times when in any Members First Credit Union building.
- If in or entering a small space, wait for it to be clear before proceeding.
- Conduct all meetings via phone or virtual, if possible.
- Meeting rooms need to accommodate six feet of distancing between people.
- Limit 1 or 2 people in the breakrooms and/or bathrooms at a time depending on size.
- No hugging, high-fives, shaking hands, sharing cups or eating utensils.
- Do not bring in food/snacks to share unless wrapped or served individually.
- Keep interior doors propped open, when security allows, to avoid touching handles.
- If you are, continue to work from home to the fullest extent possible.
- Restrict the number of workers present on-site to no more than necessary.
- When necessary, staggered shifts will be implemented.

### **Remote Workers**

Employees designated to work remotely, will do so until further notice or their in-office presence is requested by Senior Management. They should minimize trips into the branches unless necessary.

### **Employee Daily Self-Screening**

In-office employees must complete a Daily Self-Screening Form (See Appendix C) to determine if they may report to work and/or enter a credit union building.

- Employees will be trained on how to use and submit the form.
- All completed forms will be maintained and stored securely by Human Resources.
- If an employee does not complete the form, this is considered a failed screening.
- Each individual will be responsible to stay home if demonstrating symptoms of the virus or feeling sick.

- Any individual that attempts to enter an office location with any signs of illness will be sent home.
- Prior to leaving your residence for a Members First Credit Union location, we ask that you self-assess for risk of COVID-19 by completing the Form.
- If you are able to respond “No” to all questions, please complete the form and route your response to your Manager, Worksite Supervisor and Human Resources. Prior to entering a Members First Credit Union location, completion of this form and a response of “No” to all questions will be required.
- If you answer “Yes” to any question, please stay at home and notify your manager. The next steps will be determined on a case-by-case basis.

## **Travel**

All work-related travel is not allowed unless approved by Senior Management. Generally, employees will not travel or rotate between branches (unless it becomes necessary to maintain branch operations) until further notice.

For personal travel outside of their home state, employees will be required to follow these procedures:

- Complete and submit an Employee Travel Notification form to Human Resources (APPENDIX D).
- No travel to locations where travel advisories have been issued.
- Follow social distancing and other protocols to minimize spread.
- Don’t travel if sick.
- If returning from out of state travel, employees may be required to work from home or self-quarantine for 14 days, determined on a case-by-case basis depending on their travel.

## **Positive Test Result Response**

Employees who have been at a Members First Credit Union branch/office within the last 14 days are required to inform Members First Credit Union if they begin experiencing symptoms of, are seeking treatment for, or have a confirmed diagnosis of COVID-19. Employees should expect to be asked who they have had close contact with at the credit union, what parts of the building they have been in, and if there are any specific things/areas that we should sanitize or quarantine. Close contact is defined as being within 6-feet of an individual for a prolonged period of time or having direct contact with infectious secretions.

Members First will not provide the name(s) of employees or any other identifying information, such as department or title affected by COVID-19, but has a duty to inform other employees that they may have been exposed. Discrimination based on a positive or suspected positive test is strictly prohibited.

Procedures for employees who become ill at work:

- If you feel ill or if someone observes that another person is exhibiting symptoms of COVID-19 at work, they are to contact the Manager, onsite Worksite Supervisor or Human Resources.
- Telephone or email communications are preferable, so the onsite Worksite Supervisor can maintain social distance and wear the appropriate PPE prior to aiding an ill employee.
- When a Manager is directly contacted by an employee with a suspected infection, they must ask the employee to go directly to an isolated room (if not already in a closed office) by the most direct route.

- The Manager/Supervisor, and any others attending to the suspected infected person, should also wear a protective mask and gloves while working with the suspected infected person.
- The Manager/Supervisor should direct the ill employee to leave work and go home or to the nearest health center as advised by the local health authority or health care provider.
- Public transportation should not be used. If the infected person is well enough to drive their own vehicle, ask them to use it or secure a ride from a family member or friend.
- The onsite Manager/Supervisor, in coordination with Human Resources (HR), must then:
  - Identify persons who may have been in contact with the suspected infected employee. Unless required by the local health authority, the name of the infected employee should not be provided.
  - Advise employees that they may have been in contact with a suspected infected employee, to carry out a self-screening check every morning, and based on the results, contact the HR department.
  - Advise employees to contact a physician to obtain medical clearance to return to work and self-quarantine for 14 days or until the employee receives a negative test confirmation.
- Members First Credit Union's Executive Leadership will make a decision on the severity of the case/possible risk exposure and may choose to close the branch/office as well as require further professional cleaning per CDC guidelines.

Procedures for employees who were exposed, due to close contact, to a COVID-19 positive person:

- Must not come into the credit union until one of the following has occurred:
  - 14 days have passed since the last close contact with the sick or symptomatic individual.
  - Employee is tested, and the results are negative.
- Encourage them to self-quarantine and to work remotely if possible.
- Encourage them to reach out to their health care provider if they begin to present symptoms referenced by the CDC.

Procedures for Members and Guests who were exposed, due to close contact, to a COVID-19 positive employee:

- Maintain confidentiality; do not share the name of the infected employee or provide any other identifying information, such as department or title.
- Encourage them to self-quarantine for 14 days, or until they attain a negative test result.
- Encourage them to reach out to their health care provider if they begin to present symptoms referenced by the CDC.

General Employee Communication:

- The CEO or EVP's will inform the credit union when we are aware of a positively tested person, who will not be named, for COVID-19.
- Explanation of cleaning and next steps.
- Explain that we are working with local health officials.
- Affirm importance of health and safety.



- Reiterate our precautions and procedures that have been in place and any new ones.
- Encourage everyone to contact HR with questions or concerns; including EAP referrals.

Communication with Health Officials:

The HR Manager will communicate the names and contact information of the infected team member and those individuals determined to have been in close contact with them. Contact local and state officials if directed to do so.

## APPENDIX A

### COVID-19 Worksite Supervisors

<b>Branch</b>	<b>Supervisor</b>
Wackerly	Branch Manager
Dartmouth	Branch Manager
Bluegrass	Branch Manager
Broadway	Branch Manager
Clare	Branch Manager
Gladwin	Branch Manager
Evart	Branch Manager
Harrison	Branch Manager
Ann St.	Branch Manager
Kentwood	Branch Manager
Jenison	Branch Manager
Support Teams	Manager

## APPENDIX B

### COVID-19 Cleaning Procedures

Please ensure that the following items are removed from all lobbies or shared spaces:

- Pens
- Mints/Suckers /dog biscuits
- Magazines/Books/Papers
- Coffee Bar Areas – remove these as an offering to our membership (cups, napkins, sugar, stir sticks, etc.)
- Marketing Materials and hand-outs – Please remove all marketing and hand out. If Members inquire about a specific product, literature can be given on an individual basis.

Tasks to be performed on a daily basis to help limit our internal and external team members' exposure to illness:

- Promote the importance of personal hygiene with staff and post signs for Membership
  - Wash hands or utilize hand sanitizer after every member interaction
- Use of Disinfectant Spray or Wipes:
  - Wipe down teller windows, and desk surfaces after every Member and Team Member interaction. If limited or no Member interactions, this practice is to be completed a minimum of twice a day.
  - Wipe down door handles, drive thru canisters, desks, telephones, areas that are often touched by members or team members coming in frequently.
    - Pens: If a member needs a pen to utilize in the drive-thru or in the lobby, provide it when asked and let the member know they can keep the pen. If the member does not want the pen, please sanitize it before allowing anyone else to use it.
    - Signature Pads: Please be sure to wipe down signature pads after every use
    - Cash Advance Machines: Please be sure to wipe down cash advance machines a minimum of twice a day
    - Coin Machines: To remain closed to member use
    - Check Stations and Reception area: to be cleaned frequently throughout the day
    - ATM: Clean machines frequently throughout the day
    - Cash Dispensers: Wipe down machines frequently throughout the day
  - Sanitize shared spaces such as break rooms, whiteboards, meeting tables, after every use.
- Furniture:
  - Wipe down office furniture after each different use
  - Space out furniture so Members and staff can maintain appropriate 6 feet of social distance
- Cleaning Companies and Bathrooms:
  - Our vendors are already scheduled to be onsite for cleaning our building on a regular basis weekly. Our best defense is elevating what we are doing on a daily basis with our internal teams.

- Our cleaning vendors are responsible for cleaning our bathrooms. Should a need arise for a bathroom to be cleaned during business hours, please contact our vendors and close the bathroom until it can be cleaned.

## **APPENDIX C**

### **COVID-19 Daily Screening Procedure**

The following outlines steps and actions are to be followed during the current COVID-19 pandemic. This guidance is based on recommendations from the Centers for Disease Control (CDC), Michigan Department of Health and Human Services (MDHHS), and Local Health Departments.

Each individual will be responsible to stay home if demonstrating symptoms of the virus or feeling sick. Any individual that attempts to enter an office location with any signs of illness will be sent home.

All employees should monitor their health on a regular basis. Prior to leaving your residence for a Members First Credit Union location, we ask that you self-assess for risk of COVID-19 by completing the attached form. If you answer “Yes” to any question, please stay at home and notify your Manager.

If you are able to respond “No” to all questions, please complete the form and route your response to your Manager, Worksite Supervisor and Human Resources. Prior to entering a Members First Credit Union location, completion of this form and a response of “No” to all questions will be required.

In addition, while at work, employees will attempt to reduce exposure of co-workers and the public by following all recommendations within the Preparedness and Response Plan.

# COVID-19 Daily Self-Screening Form

This Self-Screening Form is offered to help you check for COVID-19 symptoms as outlined by the Centers for Disease Control (CDC). The guidance you receive depends on the accuracy of the information you provide as well as current guidelines for identifying symptoms associated with COVID-19

Please complete the form and provide the response to your Worksite Supervisor.

*This is not a substitute for professional medical advice, diagnosis, or treatment of disease or other conditions, including COVID-19. Always consult a medical professional for serious symptoms or emergencies.*

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**PRIOR to leaving your residence for a Members First Credit Union location ask yourself these questions:**

1. Do you have or have you had any of the following symptoms in the past 24 hours?
  - Temperature of 100.4F or 38C or greater
  - Cough
  - Extreme tiredness (fatigue)
  - Chills or shakes with chills
  - Sore throat
  - Shortness of breath or chest tightness
  - Muscle Aches
  - New loss of sense of taste and/or smell
  - Vomiting
  
2. Have you traveled internationally or outside of state in the last 14 days and not submitted an Employee Travel Notification Form?
  
3. Have you had any close contact in the last 14 days with someone with a diagnosis of COVID-19 OR, have you been within 6 feet of someone with COVID-19 symptoms in the past 14 days?

**If you answer "Yes" to any of the above, please notify your Manager and stay home. If you answer "NO" to all questions above, please fill out the form below.**

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Date of Self-Screening: \_\_\_\_\_  
Temperature is below 100.4F:  Yes  
My answer is "No" to questions 1 – 3 above:  I Agree  
Employee Name: \_\_\_\_\_  
Employee Signature: \_\_\_\_\_

**APPENDIX D**



**MEMBERS FIRST  
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**Employee Travel Notification Form**

Before you travel, please complete form for all planned travel domestically (outside of Michigan) & internationally and submit to HR.

Name: \_\_\_\_\_

Destinations (please include all, including layovers): \_\_\_\_\_

\_\_\_\_\_

Departure Date: \_\_\_\_\_

Return Date: \_\_\_\_\_

Mode of Transportation (ex: air, cruise, car): \_\_\_\_\_

*Until further notice, if you are traveling, you will need to be prepared to self-quarantine and, if able, work remotely for a minimum of 14-days upon your return. The need for a self-quarantine will be decided on a case-by-case basis.*