

LOBBY SERVICES

COVID-19 GUIDANCE FOR CREDIT UNIONS



The Kentucky Credit Union League developed this document to provide guidance to credit unions based on recommendations from the State of Kentucky, CDC, OSHA, and other government resources. This checklist identifies best practices your institution should consider implementing to ensure the continued safety of your employees, members, and visitors during COVID-19.

This checklist may be updated as new information about COVID-19 or safe business practices emerge and should be implemented based on your credit union's understanding of governmental requirements and individual circumstances. For further guidance, visit the COVID-19 page of the Kentucky Department for Public Health (KDPH) at <https://govstatus.egov.com/kycovid19>.

GENERAL GUIDANCE

- ◆ Maintain 6 feet physical distance for employees, members, and visitors.
- ◆ Enforce strict social distancing protocols in common areas where people are likely to congregate and interact—including community rooms, breakrooms, and kitchens—by limiting the number of people or closing the spaces.
- ◆ Strongly consider special accommodations for those who are of a vulnerable population.
- ◆ Establish safe processes for receiving supplies and deliveries. Branches must consider safe procedures for armored courier services.

PERSONAL PROTECTIVE GEAR, SUPPLIES, AND CLOTHING

- ◆ Require employees who are not isolated from others to wear face coverings.
- ◆ For any member not wearing a mask, consider providing a mask and/or encourage/require use of drive-up or remote services versus lobby services.
- ◆ For members entering your lobby, have a well-established plan for identification, such as asking for valid ID, proof of membership and/or additional authentication questions.
- ◆ As an alternative, member identity can be validated using remote identification protocols such as video doorbell.
- ◆ Exceptions to cloth face coverings include children under age 2, anyone who has trouble breathing or related medical conditions, or who is otherwise unable to remove the mask without assistance.
 - ◇ For employee exceptions, an employer may require documentation from an employee in accordance with state and federal law but is not allowed to request/require such documentation from others.
- ◆ Employees are encouraged to use hand sanitizer between each member served.

- ◆ Gloves should be used only with the proper training. Gloves contribute to the spread of disease if not changed after every interaction in accordance with CDC guidelines. Bacteria can rapidly reproduce on and under gloves without extensive hygiene precautions. If gloves are to be used, employees must be properly trained on CDC guidelines for use.
- ◆ Provide workers with up to date COVID-19 information and training on safe donning, doffing, and disposal of personal protective equipment such as gloves and face coverings.
- ◆ Ensure any greeter maintains an appropriate distance from customers and members and wears a face covering.

MEMBERS

- ◆ Continue to encourage members to use drive-up and remote services.
- ◆ Inform your members of your COVID-19 policies and procedures in advance, if possible.
 - ◇ Stay home if you feel sick.
 - ◇ Maintain physical distance in lobby and common areas.
 - ◇ Use of face coverings.
- ◆ Use posters and signage to remind members of physical distancing requirements at entrance, waiting areas, and counters.
- ◆ Encourage members to limit who they bring into the branch, particularly children.
- ◆ Support physical distance between members and staff by taping off 6 feet distance from counter.
 - ◇ Tape off lines, inside and outside of the branch, where members may wait in line.
 - ◇ Maintain a separation of six feet or greater between employees and members, including closing every other teller window if necessary.
 - ◇ Consider installation of plexiglass barriers to maximize physical distancing.
- ◆ Minimize and limit number of members inside lobby and common areas.
- ◆ Where practical, consider using a ratio of 1 member served to 1 member waiting, having a greeter to help manage traffic flow in/out of the lobby, and using separate entrance and exit doors where possible.
- ◆ Wipe down shared surfaces frequently and minimize shared touch surfaces or items like pens.
- ◆ Conduct any necessary paperwork, such as loan document signing, in a spacious area for members to review – sign – return, while maintaining physical distance of 6 feet.

COMMON LOBBY AREAS

- ◆ Discontinue all beverages and snacks.
- ◆ Remove all unnecessary items such as magazines, newspapers, and any other unnecessary paper products and décor.
- ◆ Wipe down all seats, tables, and other common surfaces. Since cloth chairs are difficult to properly clean and disinfect, consider plastic covering.
- ◆ Consider removing lobby furniture all together.
- ◆ Clean and wipe all door handles and other surfaces regularly touched by members and staff with disinfectant wipes.
- ◆ Provide hand sanitizer, tissues and/or wipes for employees and members and a trash bin for disposal.

RESTROOMS

- ◆ Clean and disinfect ALL restroom surfaces including floors, sinks, and toilet bowls.
- ◆ Place trashcan by door. Remove anything that does not have to be in the restrooms.
- ◆ Post handwashing signs in the restrooms for both employees and clients.
- ◆ Consider posting public restroom cleaning checklist and schedule.
- ◆ Consider closing restrooms to members, reserving access to employees only.

BACK-OFFICE, OPERATIONS AND OTHER GUIDANCE

- ◆ Consider conducting Board and Volunteer meetings remotely.
- ◆ Return to work in phases.
- ◆ Continue to telework where possible.
- ◆ Consider staggered shifts when possible.
- ◆ Training should be done remotely using technology whenever possible.
- ◆ If in-person training is critical, employees should socially distance and/or wear protective gear.
- ◆ Limit face-to-face staff meetings.
- ◆ Maintain safe distancing if they are held and limit use of shared surfaces such as conference rooms and chairs.
- ◆ Consider separation of management team.
- ◆ Consider separating those with similar skill sets when possible.
- ◆ Consider limiting outside visitors to those needed on an essential or critical basis.
- ◆ Non-essential business travel should be limited.
- ◆ Consult the Kentucky Department of Public Health website for current travel advisories.
- ◆ As part of your policy, ask employees to inform HR of any personal, out of state travel so appropriate precautions, including self-quarantine upon return, can be discussed.
- ◆ Maintain policies and plans in the case you have been notified an employee or member has tested positive for COVID-19.

OTHER ITEMS TO CONSIDER

In Case of Illness

- ◆ Know the signs and symptoms of COVID-19. Know what to do if staff become symptomatic at the workplace.
- ◆ Encourage employees to stay home and notify workplace administrators when sick (workplaces should provide non-punitive sick leave options to allow staff to stay home when ill in accordance with the CARES Act and updates to FMLA).
- ◆ Review, update, or develop workplace plans to include leave policies for people with COVID-19 symptoms.

When an Employee Feels Ill

- ◆ Instruct employees to not come to work with symptoms of COVID-like illness. Symptoms may appear 2-14 days after exposure to the virus. People with these symptoms or combinations of symptoms may have COVID-19:
 - ◇ Cough
 - ◇ Shortness of breath or difficulty breathing

Or at least two of these symptoms:

- ◇ Fever
- ◇ Sore throat
- ◇ Chills
- ◇ Repeated shaking with chills
- ◇ Muscle pain
- ◇ New loss of taste or smell
- ◇ Headache

When an Employee Becomes Ill on the Job

- ◆ Have a plan for a room or space where the employee can be isolated until transferred to home or a health care facility. Provide a facemask if available and tolerated.
- ◆ Call 911 for guidance/assistance.
- ◆ Notify personnel who came into contact with ill person of their possible exposure to COVID-19 in the workplace, but maintain confidentiality as required by the Americans with Disabilities Act (ADA).
- ◆ Know the current CDC guidance for an employee infected by COVID-19 when considering their return to work.

Members of the Public Who Become Ill While at Your Credit Union

- ◆ Have a plan for a room or space where individuals can be isolated until transferred to home or a health care facility.
- ◆ Provide a facemask if available and tolerated.
- ◆ Notify personnel who met ill person of their possible exposure to COVID-19 in the workplace, but maintain confidentiality as required by the Americans with Disabilities Act (ADA).