

SARS-CoV-2 Preparedness & Response Plan for Chief Financial Credit Union

General

The following SARS-CoV-2 Preparedness & Response Plan has been established by Chief Financial Credit Union in accordance with the requirements stated in the Executive Order (EO) and all requirements therein signed by Governor Gretchen Whitmer, and also in accordance with Guidance on Preparing Workplaces for COVID-19 referenced in the EO.

The purpose of this program is to minimize or eliminate employee exposure to SARS-CoV-2. A copy of this program shall be available employees.

Exposure Determination

Chief Financial has evaluated routine and reasonably anticipated tasks and procedures for all employees to determine whether there is actual or reasonably anticipated employee exposure to SARS-CoV-2. The Pandemic Committee will be responsible for seeing that exposure determination is performed.

All job functions and tasks within the credit union were determined to be in following risk categories:

Lower exposure risk jobs. These jobs are those that do not require contact with people known to be, or suspected of being, infected with SARS-CoV-2 nor frequent close contact (for example, within six feet) with the general public. Workers in this category have minimal occupational contact with the public and other coworkers.

Medium exposure risk jobs. These jobs include those that require frequent and/or close contact (for example, within six feet) with people who may be infected with SARS-CoV-2, but who are not known or suspected COVID-19 patients. In areas without ongoing community transmission, workers in this risk group may have frequent contact with travelers who may return from locations with widespread SARS-CoV-2 transmission. In areas where there is ongoing community transmission, workers in this category may have contact with the general public and coworkers (for example, schools, high-population-density work environments, high-volume retail settings).

Chief Financial has determined that the following positions/jobs/tasks have been determined to have the following exposure determination(s). Please note that employees may perform tasks that have differing exposure determinations depending on assignment or need.

Job Function	Determination	Qualifying Factors
Teller	Medium Risk	Member contact, handling money, co-worker contact
Comm Center	Lower Risk	No member contact, minimal co-worker contact
Collector	Lower Risk	No member contact, minimal employee contact
Finance	Lower Risk	No member contact, minimal employee contact
MSR	Medium Risk	Member contact
Leadership	Lower Risk	No member contact, minimal employee contact
Manager	Medium Risk	Member contact, handling money, co-worker contact
Lending	Lower Risk	No member contact, minimal employee contact

Engineering controls

Chief Financial has implemented feasible engineering controls to prevent employee exposure to SARS-CoV-2. Engineering controls involve isolating employees from work-related hazards. In workplaces where they are appropriate, these types of controls reduce exposure to hazards without relying on worker behavior and can be the most cost-effective solution to implement.

The following engineering controls have been implemented.

Function	Engineering Control
Member facing	Install plastic sneeze guards to reduce droplet transmission
Member facing	Promote drive-thru services to reduce contact with members, or in office by appointment only
Non-Member facing	None needed
Guests in building	Public restrooms, hand dryers, drinking fountains and coffee service and waiting area are closed to the public
Guests in building	We will make every effort to minimize "touch points" in building by propping doors open where possible, removing lids from trash cans etc.

Administrative Controls

Administrative controls are workplace policies, procedures, and practices that minimize or eliminate employee exposure to the hazard. The Pandemic Committee will be responsible for seeing that the correct administrative controls are chosen, implemented and maintained effectively in order to minimize or eliminate employee exposure to SARS-CoV-2.

The following administrative controls have been established.

Function	Administrative Control Type
Teller	Health screening upon arrival, Drive Thru services, in office by appointment only, workplace distancing, masks required when member facing and when social distancing is not able to be maintained, gloves available
Comm Center	Health screening upon arrival, workplace distancing, remote work and/or staggered shifts in office, masks required when workplace distancing is not able to be maintained & gloves available
Collector	Health screening upon arrival, workplace distancing, remote work and/or staggered shifts in office, masks required when workplace distancing is not able to be maintained & gloves available
Finance	Health screening upon arrival, workplace distancing, remote work and/or staggered shifts in office, masks required when workplace distancing is not able to be maintained & gloves available
Member Service/Lending	Health screening upon arrival, members by appointment only, workplace distancing, masks required when member facing and when social distancing is not able to be maintained, gloves available
Leadership	Health screening upon arrival, workplace distancing, phone & video meetings, masks required when social distancing is not able to be maintained, gloves available
Manager	Health screening upon arrival, workplace distancing, in office by appointment only, phone & video meetings, masks required when social distancing is not able to be maintained, gloves available
Lending	Health screening upon arrival, workplace distancing, remote work, masks required when social distancing is not able to be maintained, gloves available
Guests in building	Health screening upon arrival, appointments required to enter buildings, masks required at all times

Preventing the Spread of Infection in the Workplace

During the COVID-19 outbreak, Chief Financial Credit Union is implementing these social distancing guidelines to minimize the spread of the disease among the staff.

During the workday, employees are required to:

1. Stop and see the assigned Safety Coordinator to answer the health screening questions, and ensure you are cleared to enter the building.
2. Wear a mask anytime you leave your space (cubicle, office etc), and have a mask available at all times in case someone comes into your space.

3. Avoid meeting people face-to-face. Employees are encouraged to use the telephone, online conferencing, e-mail or instant messaging to conduct business as much as possible, even when participants are in the same building.
4. If a face-to-face meeting is unavoidable, minimize the meeting time, choose a large meeting room, wear a mask, and sit at least 6 feet from each other if possible; shaking hands and other direct contact is not permitted.
5. Avoid any unnecessary business travel and cancel or postpone nonessential meetings, gatherings, workshops and training sessions.
6. Do not congregate in work rooms, mail room, copier spaces or other areas where people socialize.
7. Employees are encouraged to bring a lunch, and eat in non-member facing offices, or follow social distancing when in breakroom.
8. Encourage members and others to request information and orders via phone and e-mail in order to minimize person-to-person contact. Have the paperwork and information ready for appointment or pick-up where possible.
9. Employees are required to wear a face mask when social distancing cannot be maintained, or when conducting business in communities where required.

Hand Hygiene & Disinfection of Environmental Surfaces

The Safety Coordinator will be responsible for seeing that adequate handwashing facilities are available in the workplace and that regular handwashing is required. Frequency of such handwashing will be determined in part by factors such as when and how often the employee's hands are potentially exposed to SARS-CoV2-19. When provision of handwashing facilities is not feasible, the employer shall provide employees with antiseptic hand sanitizers or towelettes.

The Safety Coordinator will be responsible for seeing that environmental surfaces in the workplace are cleaned and disinfected. Frequency of such disinfection will be determined in part by factors such as when and how often the environmental surfaces are potentially exposed to SARS-CoV2-19. When choosing cleaning chemicals, Chief Financial will consult information on Environmental Protection Agency (EPA)-approved disinfectant labels with claims against emerging viral pathogens. Products with EPA-approved emerging viral pathogens claims are expected to be effective against SARS-CoV-2 based on data for harder to kill viruses. The manufacturer's instructions for use of all cleaning and disinfection products will be strictly adhered to.

An enhanced cleaning and disinfection shall be performed after persons suspected or confirmed to have SARS-CoV2-19 have been in the workplace. The Branch Manager will be responsible for seeing that such a cleaning and disinfection is performed as required.

The following is a list of environmental surfaces, methods used to disinfect, and the frequency of such disinfection:

Surface	Method/Disinfectant Used	Schedule/Frequency
Touch points/hard surfaces (ie. Teller counters, MSR desks, door handles, signature pad etc)	Disinfectant wipes, disinfectant spray, bleach/water, or minimum 70% alcohol sanitizer	Wipe or spray down after each guest in the building
Shared equipment (ie. Door handles, copiers, fax, card machine, check scanner & PC)	Disinfectant wipes, disinfectant spray, bleach/water, or minimum 70% alcohol sanitizer	Sanitize hands before each use, wipe down frequently during the day
Restrooms (employee use only)	Individually assigned restrooms when possible	Cleaned thoroughly by cleaning company each visit
Individual use equipment (ie. Keyboards, phone, mouse etc)	Disinfectant wipes, disinfectant spray, bleach/water, or minimum 70% alcohol sanitizer	Wipe or spray at end of each day

The following methods will be used for enhanced cleaning and disinfection:

In the event of one of our offices having a confirmed case of COVID, a professional cleaning company, specializing in disease control/removal will be brought in to clean and sanitize the building before employees will reenter.

Personal Protective Equipment (PPE)

Chief Financial will provide employees with personal protective equipment for protection from SARS-CoV-2 appropriate to the exposure risk associated with the job following the CDC and OSHA guidance applicable to the industry and types of jobs at the workplace and in accordance with EO 2020-91.

All types of PPE are to be:

- Properly fitted and periodically refitted as applicable.
- Consistently and properly worn when required.
- Regularly inspected, maintained, and replaced, as necessary.
- Properly removed, cleaned, and stored or disposed of, as applicable, to avoid contamination of self, others, or the environment.

The following type(s) of PPE have been selected for use:

- Facial covering that snugly covers the face and mouth, secured with ties or loops
(Can be homemade or store bought; provided by credit union if needed)
- Disposable gloves

Health Surveillance

The virus that causes COVID-19 is thought to spread mainly from person to person, mainly through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Spread is more likely when people are in close contact with one another (within about 6 feet).

Chief Financial has implemented a screening protocol to identify known or suspected cases of COVID-19 among employees and isolate them from the remainder of the workforce. The Safety Coordinator will be responsible for ensuring that all required health surveillance provisions are performed as required.

At the beginning of each day at the start of each work shift Chief Financial will screen employees for signs and symptoms COVID-19 as required. Employees have been directed to promptly report any signs and symptoms of COVID-19 to their manager or Human Resources before and during the work shift and have provided employees with instructions for how to make such a report to the employer.

The specific instructions for employee reporting signs and symptoms of COVID-19 are as follows:

During the COVID-19 outbreak, it is critical that employees do not report to work while they are ill and/or experiencing the following symptoms: Examples include fever, cough, sore throat, loss of taste or smell, headache, chills and fatigue.

Currently, the CDC and Prevention recommends that people with COVID-19 symptoms, who **have not had a test**:

- Remain at home until at least 72 hours after they are free of fever without the use of fever-reducing medications,
- AND other symptoms have improved,
- AND it has been at least 7 days since the first symptom(s) has appeared.

For employees who have **had a positive test**, the CDC recommends:

- Employees no longer have a fever without the use of fever-reducing medications,
- AND other symptoms have improved,
- AND employee has received two negative tests in a row, 24 hours apart
- *OR*
- Employees no longer have a fever without the use of fever-reducing medications,
- AND other symptoms have improved,
- AND 10 days have passed since you had a positive viral test

Employees who report to work ill will be sent home in accordance with these health guidelines.

Furthermore, the CDC recommends that employees who live in the same household as someone who is experiencing COVID-19 symptoms are to remain at home for 14 days since the onset of symptoms.

Chief Financial will physically isolate any employees with known or suspected COVID-19 from the remainder of the workforce, using measures such as, but are not limited to:

- a) Not allowing known or suspected cases to report to or remain at their work location.
- b) Sending known or suspected cases to a location (for example, home) where they are self-isolating during their illness.
- c) Assigning known or suspected cases to work alone from home (if possible) while they are self-isolating during their illness.

Chief Financial requires that all employees wear a mask when they leave their desk/cubicle/area, or when someone enters their space. The CDC also recommends frequent hand washing, sanitizing of common areas and social distancing. This policy greatly reduces the risk of spreading the disease. In the event of a positive case of COVID-19 in the workplace, all employees will be evaluated to determine their level of contact with the person who tested positive, while maintaining confidentiality to the best of our ability.

*Please report any instances of these procedures not being followed to Human Resources.

Requests for Medical Information and/or Documentation

If you are out sick or show symptoms of being ill, we may request information from you and/or your health care provider. In general, we would request medical information to confirm your need to be absent, to show whether and how an absence relates to the infection, and to know that it is appropriate for you to return to work. As always, we expect and appreciate your cooperation if and when medical information is sought.

Confidentiality of Medical Information

Our policy is to treat any medical information as a confidential medical record. In furtherance of this policy, any disclosure of medical information is in limited circumstances with supervisors, managers, first aid and safety personnel, and government officials as required by law.

Training

Human Resources shall coordinate SARS-CoV2 training and ensure compliance with all training requirements.

Train workers on, at a minimum:

- A. Routes by which the virus causing COVID-19 is transmitted from person to person.

- B. Distance that the virus can travel in the air, as well as the time it remains viable in the air and on environmental surfaces.
- C. Symptoms of COVID-19.
- D. Steps the worker must take to notify the business or operation of any symptoms of COVID-19 or a suspected or confirmed diagnosis of COVID-19.
- E. Measures that the facility is taking to prevent worker exposure to the virus, as described in the COVID-19 preparedness and response plan required under section 11(a) of this order.
- F. Rules that the worker must follow in order to prevent exposure to and spread of the virus.
- G. The use of personal protective equipment, including the proper steps for putting it on and taking it off.

NOTE: It is recommended that records of employee training be maintained that at a minimum document the name(s) of employee(s) trained, date of training, name of trainer, and content of training.

Recordkeeping

Human Resources shall coordinate SARS-CoV2 required recordkeeping and ensure compliance with all such requirements as specified in EO 2020-91 requirements.

The following records are required to be maintained:

1. Required training.
2. A record of daily entry self-screening protocol for all employees entering the workplace, including, at a minimum, a questionnaire covering symptoms and suspected or confirmed exposure to people with possible COVID-19.
3. When an employee is identified with a confirmed case of COVID-19.