

Gerber Federal Credit Union

COVID-19 Preparedness & Response Plan

Table of Contents

SCOPE.....	2
WORKPLACE COORDINATOR	2
COLLEAGUE EDUCATION	2
Symptoms of COVID-19.....	2
GENERAL EXPECTATIONS.....	3
BUILDING ENTRY.....	4
Colleague Tested Positive for COVID-19	5
Exposure to COVID-19 Positive Individual or Individual Exhibiting Symptoms.....	5
PERSONAL PROTECTIVE EQUIPMENT (PPE)	5
Low Exposure Risk – Remote work & Non-Member facing colleagues	5
Medium Exposure Risk – Member facing positions.....	5
All Colleagues	6
INFECTED PERSON PROTOCOL	6
GENERAL CLEANING AND SANITIZATION	7
SPECIAL CLEANING AND SANITIZATION AREAS.....	7
SPECIAL PROTOCOLS BY AREA	7
Branches – Member Facing Colleagues	7
Branches – Non-Member Facing Colleagues	8
Remote Workers	8
MEMBERS/VENDORS/VISITORS.....	8
Lobbies Closed only Drive Ups Open.....	8
Lobbies Open by Appointment Only	8
Lobbies Open.....	9
TRAVEL POLICY	9
Work-Related Travel	9
Non-Work-Related Travel	9
WORKPLACE SAFETY	9

SCOPE

The purpose of this plan is to communicate and outline Gerber FCU'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.

WORKPLACE COORDINATOR

The Workplace Coordinator is responsible for keeping up with all regulations and updating of the plan. The Workplace Coordinator for Gerber FCU is the Assistant Vice President of Human Resources (AVP-HR).

The Senior Team will meet bi-weekly to stay abreast of guidance from federal, state, and local health agencies. The Senior Team will incorporate those recommendations and resources into its workplace plans and will communicate with the staff as needed.

Communications will be provided for colleagues, if they are working, via the following. Colleagues are responsible for checking these locations at least twice per week.

- Gerber FCU Email
- Gerber FCU Intranet
- Check in with Supervisors/Managers

Managers / Supervisors of colleagues who are furloughed will conduct bi-weekly check-in (via email or phone).

COLLEAGUE EDUCATION

Colleagues will receive education on this Plan, proper use of Personal Protective Equipment (PPE) procedures, symptoms, and controls via the following methods.

- COVID-19 Preparedness and Response Plan (this plan)
- Gerber FCU Intranet for required acknowledgement of documents and procedures
- Gerber FCU Email
- Supervisors/Managers

Symptoms of COVID-19

Common Symptoms may appear two (2) – fourteen (14) days after exposure to the virus. People with one or more of these common symptoms may have COVID-19:

- Any one of the following not explained by a known medical or physical condition:
 - Fever
 - An uncontrolled cough
 - Shortness of breath

OR

At least two of the following not explained by a known medical or physical condition:

- Sore throat
- Loss of Taste or Smell

- Diarrhea
- Vomiting
- Abdominal pain
- Severe headache
- Muscle aches (“myalgia”)

GENERAL EXPECTATIONS

Gerber FCU will follow these general expectations during an infectious disease pandemic:

1. Colleagues in the branches will be limited to those necessary for effective business operations and approved by the Senior Team.
2. Designated colleagues will be allowed to work remotely.
3. Gerber FCU will require colleagues and members to stay six (6) feet apart to the maximum extent possible.
4. Gerber FCU will provide PPE required by federal, state or local law or order.
 - a. PPE is defined as: Masks, Gloves & Sneeze Guards
 - b. In addition, Gerber FCU will require colleagues to wear non-medical grade face coverings when six feet of separation cannot consistently be maintained from other individuals in the workplace. Gerber FCU will also ensure that face coverings are properly fitted and periodically refitted (as applicable); 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.
5. Gerber FCU will increase cleaning and sanitization efforts and procedures.
6. Gerber FCU will take precautions to not allow colleagues or members into the building who are knowingly exhibiting symptoms, are being treated for, or have been exposed to COVID-19.
7. Gerber FCU will allow limited travel between branches as necessary and will not allow travel to any non-essential work-related events. Approval for out-of-town travel and/or to group events can only be made by the Senior Team.

Colleagues are required to adhere to the following protocols during an infectious disease pandemic:

1. Do not come to work if you feel sick, or have a temperature of 100.4°F (or higher) or have any of the symptoms of COVID-19 listed above, have been in close contact within the last 14 days with someone displaying symptoms of or diagnosed with COVID-19. For purposes of this Plan, “Close contact” means you have been within six feet of someone described in this section for at least 15 minutes.
2. Frequently wash hands following the suggested handwashing procedures from the CDC.
 - a. Any time you are preparing or eating food
 - b. Before and after treating a cut or wound
 - c. After using the toilet
 - d. After blowing your nose, coughing, or sneezing
 - e. After touching frequently touched items such as door handles, tables, carts, etc.

3. If you must cough or sneeze, do it into a tissue or your sleeve/elbow.
4. Use all PPE required for your work area/position.
5. Maintain a minimum six (6) foot distance from other colleagues. This includes during lunches, breaks and meetings.
6. Refrain from using other workers' phones, desks, offices, or other office equipment, when possible.
7. Colleagues who leave the building for lunches or meetings are expected to practice appropriate handwashing procedures upon return.

Failure to comply with the above requirements will result in disciplinary measures up to and including termination.

BUILDING ENTRY

Colleagues wishing to enter Gerber FCU buildings will be required to truthfully answer the following questions upon entering the building. Temperatures can be taken at home or upon arrival to Gerber FCU. These questions and a temperature reading is required by District Health Department #10 (Newaygo Co. Health Department) and by State Executive Order.

All colleagues must answer the following questions every day, before they may enter the workplace:

- Do you have any one of the following not explained by a known medical or physical condition?
 - Fever
 - An uncontrolled cough
 - Shortness of breath

OR

- At least two of the following not explained by a know medical or physical condition:
 - Sore throat
 - Loss of Taste or Smell
 - Diarrhea
 - Vomiting
 - Abdominal pain
 - Severe headache
 - Muscle aches (“myalgia”)

Have you taken a cruise or traveled to a high-risk country as per the CDC Level 3 Travel Health Notice? (Brazil, China, Iran, most European countries, United Kingdom and Ireland)?

Have you had close contact in the last fourteen (14) days with someone displaying symptoms of or diagnosed with COVID-19?

If you have more than one symptom above, or answered yes to the questions about travel and/or close contact, or your temperature is 100.4°F (or higher), please don't come into work (if you took your temperature at home) or leave immediately (if you used the Gerber FCU temperature scanner).

In either situation please notify your Manager. Self-isolate at home and contact your primary care physician's office for direction.

Colleagues who do not satisfactorily pass these screenings will not be allowed to return until they meet the criteria below.

Colleague Tested Positive for COVID-19

Colleagues who test positive for COVID-19 or who display "principal symptoms" (see list above) must stay home until all of the following conditions are met:

1. 24 hours have passed since the resolution of fever without the use of fever-reducing medications.
2. 10 days have passed since their symptoms first appeared or since they were swabbed for the test that yielded the positive result
3. Other symptoms have improved.
4. Provide a return-to-work release from the local public health department. (District Health Department #10 - Newaygo Co. Health Department
 - If you are asymptomatic and have been tested for COVID-19 you would be required to self-quarantine for fourteen (14) days following the positive test results.

Exposure to COVID-19 Positive Individual or Individual Exhibiting Symptoms

Colleagues who have been in "close contact" (close contact is defined as being within six feet of an individual for 15 minutes) with someone who is positive for COVID-19 or who has "principal symptoms" (see list above) of the virus must stay home until either of the following conditions are met:

1. Colleague may return to work fourteen (14) days since last close contact with the sick or symptomatic individual.
2. The symptomatic individual receives a negative COVID-19 test.

PERSONAL PROTECTIVE EQUIPMENT (PPE)

Following are our protocols for PPE use during an infectious disease pandemic organized in accordance with our general lower exposure risk level per OSHA guidance.

Low Exposure Risk – Remote work & Non-Member facing colleagues

Lower exposure risk jobs are those that do not require contact with people known to be, or suspected of being, infected with COVID-19, nor frequent close contact with (i.e., within six (6) feet of) the general public. Workers in this category have minimal occupational contact with the public and other coworkers.

PPE: see all colleagues below

Medium Exposure Risk – Member facing positions

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 six (6) feet) but are not known or suspected of being infected with COVID-19.

PPE: Gloves for anyone handling cash including drive up; also masks and sneeze guards/barriers when meeting with a member.

All Colleagues

All colleagues will be required to wear a mask during an infectious disease pandemic when meeting with a member, within six (6) feet of another colleague, or upon request. Gerber FCU will provide masks for colleagues working in the branch. Colleagues will be permitted to bring their own handmade mask. Following is a video from the CDC on how to make your own face covering.

<https://youtu.be/tPx1yqvJgf4>

INFECTED PERSON PROTOCOL

Colleagues who have been at a Gerber FCU branch within the last fourteen (14) days are required to inform Gerber FCU immediately if they begin experiencing symptoms of, are seeking treatment for, or have a confirmed diagnosis of COVID-19. Colleagues should expect to be asked who they have had close contact with at Gerber FCU, what parts of the building they have been in, and if there are any specific things/areas that we should sanitize or quarantine.

Gerber FCU will not provide the name(s) of colleagues affected by COVID-19 but has a duty to inform other colleagues that they may have been exposed.

If the affected colleague has been at Gerber FCU within the last fourteen (14) days, the following protocol will be observed:

1. Gerber FCU will work closely with local health agencies to ensure proper protocols are followed.
2. Colleagues will be informed that they may have been exposed to COVID-19. If Gerber FCU can discern who may have been in close contact with the affected colleague, those colleagues will be directly notified and required to remain away from work for fourteen (14) days from the last close contact of infected colleague.
3. All areas used by the colleague will be closed to other colleagues until sanitization has been completed.
4. Colleagues may be asked to remain home until a full sanitization has been done depending on the scope of the potential exposure.
5. Gerber FCU's cleaning partners will thoroughly sanitize affected areas.
6. Gerber FCU will notify the county health department immediately when a colleague is identified with a confirmed case of COVID-19.

GENERAL CLEANING AND SANITIZATION

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

1. Colleagues will be responsible for doing routine cleaning/sanitizing of their immediate work area at least three (3) times per day, or more frequently as designated by their supervisor.
2. Additional cleaning will be required to disinfect frequent touchpoints including door handles, phones, certain equipment, and frequently touched items as designated by the Branch Manager. Gerber FCU will provide an adequate supply of approved cleaning supplies for all required cleaning
3. Outside cleaning services will typically occur on the normal schedule.

SPECIAL CLEANING AND SANITIZATION AREAS

Certain areas of Gerber FCU will require more frequent cleaning and sanitization for the health of our colleagues. Gerber FCU will provide an adequate supply of approved cleaning supplies for all required cleaning. Other areas of focus will include:

1. ATM touchpads
2. Drive up tubes
3. Shared writing utensils
4. Copiers and fax machines in common areas
5. Vending machines
6. Coffee makers / coffee pots
7. Appliances in breakrooms
8. Doorknobs/handles
9. Computer keyboards and mice
10. Rest Rooms

SPECIAL PROTOCOLS BY AREA

Branches – Member Facing Colleagues

- Colleagues must wear PPE when meeting with a member, including a face mask and have a shield/barrier on their desk.
- While handling cash colleagues should wear gloves and are strongly encouraged to wear masks.
- All colleagues are required to wear a mask when meeting with a member, within six (6) feet of another colleague, or upon request.
- Apply hand sanitizer after using shared devices (computer keyboard, touchscreen, printers, shared writing utensils, and phone).
- Maintain a safe working spacing of a minimum of six feet.
- Wash your hands frequently, especially after using the restroom, sneezing or coughing.
- When taking breaks in the lunchroom, stagger breaks and maintain social distancing of six (6) feet of your coworkers and disinfect the table when finished with break.
- Periodic wiping door handles touched frequently by multiple colleagues.

Branches – Non-Member Facing Colleagues

- While handling cash colleagues should wear gloves and are strongly encouraged to wear masks.
- All colleagues are required to wear a mask when meeting with a member, within six (6) feet of another colleague, or upon request.
- Apply hand sanitizer after using shared devices (computer keyboard, touchscreen, printers, shared writing utensils).
- Maintain a safe working spacing of a minimum of six feet.
- Wash your hands, especially after using the restroom, sneezing or coughing.
- When taking breaks in the lunchroom, stagger breaks and maintain social distancing of six (6) feet of your coworkers and disinfect the table when finished with break.
- Periodic wiping door handles touched frequently by multiple colleagues.

Remote Workers

Follow the procedures above when coming into any branch location.

MEMBERS/VENDORS/VISITORS

Lobbies Closed only Drive Ups Open

- Drive ups will be open for transactions.
- Lobbies will be closed, atriums at the Fremont Branches may be used for appointment only (members will be asked pandemic health questions via phone before scheduling appointment).
- All colleagues will be required to wear a mask when meeting with a member, within six (6) feet of another colleague, or upon request.
- Members must wear masks when in the building.
- Members should enter the Atrium only at their appointed time, otherwise remain in their car.
- Members may bring no more than one other person into the building
- Only vendors that are deemed essential by the Senior Team will be allowed in the building and must wear masks (vendors will be asked pandemic health questions and their temperature screened before entering the building).
- Members and/or vendors displaying symptoms will be asked to leave the branch and return after they are symptom free in accordance with CDC guidelines.

Lobbies Open by Appointment Only

- Drive ups will be open for transactions.
- Members must wear masks when in the building.
- All colleagues will be required to wear a mask when meeting with a member, within six (6) feet of another colleague, or upon request.
- Lobbies will be used for appointments only. Colleagues will utilize PPE while meeting with members.
- Members should enter the branch only at their appointed time, otherwise remain in their car. Appropriate signage will be posted informing Members of these restrictions.

- Members may bring no more than one other person into the building.
- Only vendors that are deemed essential by the Senior Team will be allowed in the building and will be required to wear masks.
- Members and/or vendors displaying symptoms will be asked to leave the branch and return after they are symptom free in accordance with CDC guidelines.
- Restrooms are not available for member use other than on an exception basis at Managers' discretion.

Lobbies Open

- Drive ups and lobbies will be open for transactions.
- Appropriate signage will be posted informing Members of these restrictions.
- Members must wear masks when in the building.
- All colleagues will be required to wear a mask when meeting with a member, within six (6) feet of another colleague, in branch lobbies and hallways, or upon request.
- Sneeze guards, PPE and social distancing floor markers will be utilized.
- Lobby chairs will be spaced appropriate distances apart to follow social distancing guidelines.
- Maximum occupancy restrictions will be followed.
- Members may bring no more than one other person into the building.
- Vendor visits and in-person meetings will be kept to a minimum.
- Members and/or vendors displaying symptoms will be asked to leave the branch and return after they are symptom free in accordance with CDC guidelines.
- Restrooms are not available for member use other than on an exception basis at Managers discretion.

TRAVEL POLICY

Work-Related Travel

All work-related travel is not allowed unless approved by Senior Team and will only be approved if absolutely essential.

Non-Work-Related Travel

If colleague has traveled by a cruise ship or traveled to a high risk country that is defined by the CDC as a Level 3 Travel Health Notice with restrictions on entry to the United States, the colleague will be required to self-quarantine without pay for fourteen (14) days following their return. (Brazil, China, Iran, most European countries, United Kingdom and Ireland).

WORKPLACE SAFETY

If you feel that your work area is unsafe, we encourage you to speak with your Manager or the Workplace Coordinator. If you raise a safety issue Gerber FCU will investigate the matter and take appropriate action as necessary. Gerber FCU will not retaliate against Colleagues who, in good faith, report unsafe working conditions and/or work practices. However, if you wish to file a formal compliant MIOSHA you can do so via the following link: www.mi.gov/MIOSHAc COMPLAINT