

Coronavirus (COVID-19) Preparedness and Response Plan

PURPOSE

Due to the impact of the Coronavirus (COVID-19) outbreak, the Bank must re-examine our daily operations to ensure the safety of both employees and the public. This revised operations plan is extremely important as we begin reopening our locations. Per the executive order, this plan will be available to employees and customers via website, Compass or hard copy.

To help slow the spread of COVID-19 and safeguard our employees, the Bank has created the following action plan. This plan, which is based on the State of Michigan Executive Orders, Centers for Disease Control and Prevention (CDC) and Occupational Safety and Health Administration (OSHA) guidance, highlights the responsibilities of supervisors and employees and outlines the steps the Bank is taking to address COVID-19.

RESPONSIBILITIES

When it comes to ensuring a safe workplace during the COVID-19 outbreak, both supervisors and employees have an important role to play. The following is a breakdown of the responsibilities for Bank leadership and employees.

Management Response Team

The pandemic response team is a cross-functional team that recommends and oversees workplace protocols to control the spread of COVID-19. This team will include the following roles:

- **Senior Management:** Senior Management is responsible for the Bank's overall action plan.
- **Virus prevention and protocols:** The Human Resources Department and the Retail Banking Manager is responsible for recommending and developing protocols to ensure the wellness of all employees.
- **Sanitization and disinfection:** The Human Resources Department and the Retail Banking Manager will guide logistics related to daily and periodic sanitation and disinfection efforts. Responsibilities include ensuring that routine cleanings are completed and helping to ensure necessary cleaning supplies are available.
- **Communication:** The President/CEO or Human Resources Director will manage all pandemic-related communications and guidelines. The Human Resources Department will provide COVID-19 related updates and make sure that employees understand their role in preventing the spread of COVID-19.

Managers and Supervisors

The Bank's leadership team should familiarize themselves with the details of this action plan. Above all, leadership must be prepared to answer questions from employees and set a good example by adhering to the guidance prescribed in this plan. Know that your employees want to hear from you and they want to know you intend to keep them safe.

Employees

Employees play a critical role in the Bank's COVID-19 prevention efforts. Get comfortable with being slightly uncomfortable. The new normal looks nothing like the old normal.

To protect everyone, the Bank has a number of *general* best practices that employees will be required to follow:

1. Understand the signs and symptoms of COVID-19. Any employee who is experiencing symptoms of COVID-19 should stay home and use PTO time unless for a qualified EFMLA leave reason. A wide range of symptoms have been reported, ranging from mild symptoms to severe illness. Symptoms may appear between **2-14 days after exposure to the virus**. People with these principal signs of illness may have COVID-19:

- An uncontrolled cough
- Shortness of breath
- Fever (100.4 or higher) or chills
- Sore throat
- New loss of taste or smell
- Diarrhea
- Vomiting
- Abdominal pain
- Severe headache
- Muscle Ache

Individuals experiencing such symptoms should consult guidance from the CDC on seeking medical care.

- 2. Practice good hygiene.** Employees should wash their hands often, either with an alcohol-based hand sanitizer or soap and water. Hand sanitizers should contain at least 60% alcohol. Employees should wash their hands with soap for at least 20 seconds. In addition, employees should avoid touching their face and cough or sneeze into their arm.
- 3. Practice social distancing.** Social distancing is the practice of deliberately increasing the physical space between people to avoid spreading illness. It is recommended that individuals try to remain at least six feet apart when in the same area.

OPERATING PROTOCOLS

In order to keep employees safe and prevent the spread of COVID-19, the Bank requires the following workplace protective measures:

General Safety Policies

1. Access to hand-washing accommodations and alcohol-based hand sanitizers will be provided to employees.
2. The Bank will place hand sanitizers in multiple locations to encourage hand hygiene.
3. The Bank will place posters that encourage hand hygiene to help stop the spread of the coronavirus at the entrance and in other work/break areas.
4. The Bank will limit the number of customers allowed in our locations based on open teller windows.
5. The Bank will modify the flow of traffic to minimize potential close contact with others and follow the six feet social distancing guidelines as permitted.
6. The Bank will practice social distancing at the administrative office, loan centers, and branch locations.
7. The Bank is aware that some employees may be at higher risk for serious illness. To safeguard these employees, we will take steps to ensure they have minimal contact with others. (Employees should contact Human Resources to discuss).
8. The Bank will provide employees face coverings that cover their nose and mouth and face shields for use at work stations.

9. The Bank is prepared to change its business practices if needed to maintain critical operations.
10. The Bank has contingency plans in place should absenteeism spike as a result of COVID-19.
11. Employees can voice COVID-19 concerns by contacting Human Resources.
12. The Bank will restrict business related travel for employees to essential travel only.
13. The Bank will post signs at entrances informing customers of their legal obligation to wear a face covering inside the locations.
14. The Bank will post signs at the entrances informing customers not to enter if they are or have recently been sick.

EMPLOYEE PROTOCOLS

To ensure safety at Eastern Michigan Bank locations, employees will be asked to comply with the following guidelines to prevent spreading the virus throughout the workplace:

Prevention in the Workplace

Employees should adhere to the following requirements in the workplace:

1. Stagger lunches to limit the number of employees congregating in break areas.
2. Limit close contact with others, maintaining a distance of at least six feet when possible.
3. An employee must wear a face covering when not able to maintain 6 feet of separation from co-workers, customers or vendors. If an employee is “unable to medically tolerate a face covering.” We will require a doctor’s note attesting to such circumstance.
4. Face masks or coverings are required when in common areas, such as break rooms, hallways and during in-person meetings.
5. Face coverings need not be worn in an enclosed office or work station. If another enters, face coverings are not required unless unable to maintain 6 feet of separation.
6. Take care and practice social distancing when attending meetings & gatherings:
 - Consider using videoconferencing or teleconferencing when possible for meetings and gatherings.
 - Work related meetings must allow for 6 feet of separation and face coverings are required for all attendees.
7. Refrain from sharing equipment. In instances where this is unavoidable, the Bank will provide cleaning products that employees can use to clean equipment.
8. Clean and disinfect frequently touched surfaces, including workstations, door handles, tables and countertops on a regular basis.
9. 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 wash 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

10. Avoid touching your eyes, nose and mouth whenever possible.

11. No hand shaking, high-fives, fist bumps, hugs, etc.

12. Avoid gathering when entering and exiting the facility.

13. Follow any posted signage regarding COVID-19 social distancing practices.

Exhibiting Symptoms

Notify their supervisor and stay home if experiencing COVID-19 symptoms, as detailed. Employees should not return to work until the criteria to discontinue home isolation are met (see “return to work considerations” below), in consultation with health care providers, state and local health departments.

1. When self-quarantining, employees should:

- Stay away from other people in their home as much as possible by using a separate bedroom and bathroom if available.
- Not allow visitors.
- Wear a face mask or face shield if they have to be around people.
- Avoid sharing household items such as: drinking cups, eating utensils, towels, and bedding.
- Clean high-touch surfaces daily.

Continue monitoring their symptoms, and call their health care provider if their condition worsens.

Electronic Verification

Employees will acknowledge the following questions each morning when logging on to their computers:
(Employee’s **MUST** “sign out” or “restart” their computer at end of each working day)

COVID-19 Policy Notification - Log on

By **clicking ok** and logging in to the Eastern Michigan Bank Domain you attest to the following:

- You do not have any of the following symptoms, nor have you been within six feet of anyone for more than 15 minutes that is exhibiting any of the following symptoms as listed below:
- Any one of the following not explained by a known medical or physical condition:
 - An uncontrolled cough
 - Fever (100.4 or higher)
 - Shortness of breath
- Or at least two of the following symptoms not explained by a known medical or physical condition:
 - Sore throat
 - New loss of taste or smell
 - Diarrhea

- Vomiting
- Abdominal pain
- Severe headache
- Muscle aches

- *You have not had close contact in the last 14 days with an individual diagnosed with COVID-19.*

If you are working inside any Eastern Michigan Bank locations, and your answer is "YES" to any of these questions, contact Human Resources.

Daily Screening

All employees reporting to work will have their body temperature taken as a precautionary measure to reduce the spread of COVID-19.

1. Employees should wait at their computer until requested to proceed to the designated screening area after they have completed their electronic verification and clocked in (if required), and prior to entering any other areas of the Bank's property.
2. Screening will occur privately with touchless forehead/ temporal artery thermometer.
3. Daily employee temperature screening will be documented pass or fail. The record will be maintained as a private medical record and will be scanned each day to Human Resources.
4. The "senior" most employee on-site will complete the daily screening. The "senior" employee will not complete their own screening, this will be done by another employee on-site.
5. An employee who has a fever at or above 100.4 degrees Fahrenheit or who is experiencing other symptoms will be sent home. The employee should monitor his or her symptoms and call a doctor if concerned about the symptoms.

Returning to Work Considerations

An employee sent home can return to work when the following criteria have been met:

1. They have not had a fever without taking medication to reduce fever during that time; **AND**
2. Any respiratory symptoms (cough and shortness of breath) or other symptoms have improved;
OR
3. A doctor confirms the cause of an employee's fever or other symptoms is not COVID-19 and/or releases the employee to return to work in writing.

CONFIRMED COVID-19 DIAGNOSIS PROTOCOL

If an employee, customer, visitor or supplier has a positive COVID-19 test, the following steps will be required:

1. Without revealing the individual's identity, high risk and medium risk employee, customer, visitor or supplier must be notified within 24 hours in writing by letter or email, that they have been in contact with an infected individual within the last 14 days. Copy of the notification sent will be retained by the Bank.
2. Any employee who had sustained close proximity (less than six feet for 15 minutes or more) will immediately be sent home and asked to monitor their symptoms until 14 days have passed from last date of contact with the COVID positive individual. These employees should still continue to work remotely if possible. The employee should notify Human Resources if symptoms develop.

3. The work area and any additional common areas that the infected employee may have touched must be deep-cleaned and disinfected.
4. Employees with a confirmed or suspected case of COVID-19 may return to the workplace only after:
 1. 24 hours have passed since the resolution of fever without the use of fever-reducing medications; **AND**
 2. 10 days have passed since their symptoms first appeared or since they were swabbed for the test that yielded the positive result; **AND**
 3. other symptoms have improved; **AND**
 4. The employee is released from any quarantine or isolation by the local public health department.
5. Employees who have had close contact (less than six feet for 15 minutes or more) with an individual who tests positive for COVID-19 should remain home until:
 1. 14 days have passed since the last date of close contact with the sick individual; **AND**
 2. The employee does not display any of the symptoms listed in this plan for COVID-19.
6. Employees who have had close contact (less than six feet for 15 minutes or more) with an individual who displays the principal symptoms of COVID-19 should remain home until:
 1. 14 days have passed since the last close contact with the sick or symptomatic individual; **OR**
 2. The individual displaying symptoms original COVID-19 test is negative.
7. Human Resources will notify the local health department immediately and ensure proper documentation.
8. Human Resources will ensure proper documentation of all steps taken.

RETURN FROM TRAVEL PROCEDURES

The Bank will take additional safety precautions in the event that employees are traveling. Employees participating in travel will adhere to the following guidelines:

1. Check the CDC's Traveler's Health Notices for the latest guidance and recommendations.
2. If an employee travels internationally, domestically in or out-of-state, they must be asymptomatic and fever-free for 24 hours prior to the date of return to work or use PTO time.
3. Employees are discouraged from traveling to domestic high risk/hot spot areas and should consider everyone's safety.
4. Employees who become ill during or upon returning from travel with virus-like symptoms will need to contact a health care provider as well as their supervisor or the Human Resources Department for direction as soon as possible.
5. Employees returning from travel that may have been exposed should work with their supervisor to set appropriate telecommuting arrangements or request time off from work.

CUSTOMER OR VENDOR PROTOCOLS

In order to protect Eastern Michigan Bank visitors and employees, we will follow the guidelines below:

1. Customers that enter the branch who are in need of their safe deposit box will be asked to complete a questionnaire and offered a mask, but not required.
2. The branches may have a greeter to assist with customer flow and appropriate customer safety protocols, such as wearing a mask, verifying they are a Bank customer, symptoms, etc. Customers entering the branch without a mask will be offered one, but not required.
3. Vendors that enter one of the facilities for maintenance will be asked to sign and complete a questionnaire and will be required to wear a mask that goes over their nose and mouth.
4. Limit vendors to essential services only.
5. Update messaging on our websites to educate visitors on facility precautions and hours.
6. We will communicate our safety protocols and precautions to vendors and customers. This will be done using signage, social media, and other available communication channels.
7. Encourage visitors to practice social distancing when in the facility. Visitors will be asked to maintain at least six feet of distance from staff via written signage or instructions provided prior to their visit.
8. Place hand sanitation stations and wipes throughout the facility.
9. The Bank will identify and notify customers who may have been exposed.
10. If requested, an individual may be required to temporarily remove a mask for identification purposes per our customer identification program. We need to keep branches safe from robberies as well as COVID-19.

CLEANING AND DISINFECTING PROCEDURES

The Bank will require surfaces and equipment to be disinfected before and after use, or—for frequently touched items—multiple times a day. The following items will be cleaned regularly:

- Door handles
 - Restrooms
 - Refrigerator and freezer handles
 - Sink handles
 - Soap dispensers
 - Towel dispensers
 - Trash receptacle touch points
 - Cleaning tools
 - Buckets
 - Telephones
 - Computers
 - Office cabinet handles
 - Break room tables and chairs
 - Display screens on equipment
 - Thresholds and hand railings
 - Counters and other surfaces
 - Pens or other writing utensils
 - Floors
1. Desk, counter tops and individual work areas will be disinfected twice a day, at a minimum.
 2. The Bank will provide employees responsible for cleaning the appropriate protective equipment. Cleaning should be completed using CDC-recommended products, including:

- Environmental Protection Agency-registered household disinfectants.
 - Alcohol solutions with at least 60% alcohol.
 - Diluted household bleach solutions (if appropriate for the surface)
3. Trash will be collected from the workplace regularly. Those collecting trash will be instructed to wear nitrile, latex, or vinyl gloves.
 4. HVAC air filters will be replaced quarterly, scheduled by location supervisor.

COVID-19 Positive Cleaning

When an employee has tested positive for COVID-19, deep-cleaning procedures will be enacted per CDC guidelines, and the Bank will ensure areas in which the employee worked are cleaned thoroughly.

OSHA RECORDKEEPING AND REPORTING

Eastern Michigan Bank will adhere to OSHA-mandated requirements as they relate to recording and reporting certain work-related injuries and illnesses. An employee may contact Human Resources over any concerns of unsafe working conditions.

QUESTIONS

If employees have any questions regarding the content of this action plan, they should speak with their supervisor or Human Resources. Although the strategies highlighted in this document are intended to protect workers from COVID-19, this document is not all-inclusive and will be updated to best reflect the current health situation. We will strive to follow CDC guidance at all times.

See Department Specific Plans for more detailed guidelines for the Retail Centers.