Kansas & Missouri
Considerations for reopening your credit union

The Heartland Credit Union Association along with other state credit union leagues, developed this document to provide guidance to credit unions based on recommendations from state guidance, Centers for Disease Control & Prevention (CDC), U.S. Department of Labor – Occupational Safety & Health Administration (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.

Please refer to your internal policies and legal opinions to ensure your credit union is safely following government and health protocols, based on your region and unique circumstances.

KANSAS resources
- Kansas Department of Health & Environment's guidance for businesses and employers
- Kansas’s Reopen Framework

MISSOURI resources
- Missouri Department of Health & Senior Services guidance for businesses
- Missouri Show Me Strong Recovery Plan

More resources on the Heartland Credit Union Association’s coronavirus resource page.
GENERAL GUIDANCE

- Maintain 6 feet of physical distance from employees, members, and visitors.
- Encourage workers to report any safety and health concerns to their supervisor.
- Sanitize entrance and exits at least three times a day.
- Enforce 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.
- Prohibit handshaking and other person-to-person contact in the workplace.
- Ensure any greeter maintains an appropriate distance from customers and members and has a face covering and/or is behind a barrier.
- 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.
- Discourage workers from using other workers’ phones, desks, offices and other work tools and equipment.
- Find alternate areas for employees to take breaks and meals including outside, in their office or personal workspace or in areas where proper social distancing is attainable.

PERSONAL PROTECTIVE GEAR, SUPPLIES, AND CLOTHING

Provide workers with up-to-date COVID-19 information and training on the proper way to safely put on, take off and dispose of personal protective equipment such as gloves and face coverings.

Masks
- Encourage employees who are in a public setting to wear face coverings.
- Encourage members to wear face coverings.
- For any member not wearing a mask, encourage/require use of drive-up or remote services instead of in-person lobby services.
- Members must pull mask down to validate identity before service is provided, ideally in range of a camera to capture their faces. This could be done prior to entry into the building through the typical glass doors used in most branches. As an alternative, member identity can be validated using remote identification protocols.
- In settings that are not typically accessible to the public, credit unions may determine who should wear a cloth face covering and shall permit any employee who wants to wear a covering to do so.

Hand sanitizer/gloves
- Employees must use hand sanitizer between each member served.
- Gloves should be used only with the proper training using CDC guidelines. According to the CDC, gloves are not necessary unless you are a healthcare worker or caring for someone who is sick.

IN YOUR BRANCH

Review CDC guidance on reopening guidance for public spaces.

- Inform your members regularly of your COVID-19 policies and procedures:
  - Don't come in if you feel sick.
  - Maintain physical distance in lobby and common areas.
  - Use of face coverings.
- Continue to encourage members to use drive-up and remote services.
- Encourage members to limit who they bring into the branch, particularly children.
- Consider closing every other tell window if necessary.
- Where practical, consider having a greeter to manage traffic flow in/out of the lobby.
- Use separate entrance and exit doors where possible.
- Conduct any necessary paperwork, such as loan document signing, in a spacious area while maintaining physical distance of 6 feet.
- Discontinue all beverages and snacks.
- Remove unnecessary items such as magazines, newspapers, paper products and décor.

**IN-BRANCH SANITIZATION PROCEDURES**

Review [CDC guidance](https://www.cdc.gov) on reopening guidance for public spaces.

*Lobby/public spaces*
- Consider installing plexiglass barriers or protective screens where worker-member interactions are likely.
- Tape off or use decals to indicate where people should stand or wait. This should follow health guidelines of 6 feet distance between people.
- Use disinfectant wipes to clean shared surfaces frequently including all door handles, knobs and other surfaces regularly touched by members and staff.
- Minimize shared touch surfaces, such as PIN entry devices and electronic signature capture, or items like pens.
- Wipe down all seats, tables and other common area furniture. Consider removing lobby furniture to decrease contamination or consider plastic covering on cloth seating.
- Provide hand sanitizer and tissues for employees and members and a trash bin for disposal.

*Restrooms*
- Clean and disinfect all restroom surfaces including floors, sinks and toilet bowls.
- Place a trashcan by the door and 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 temporary closure of public restroom to members.

**SIGNAGE & COMMUNICATION**

Communicate policies and procedures regularly with your members using all platforms (email, social, phone recordings, in-branch signage, statements). Inside branches, use ample signs, decals, notices and posters to inform members of your safety protocols. Include information like:

- Individuals who have a fever or other symptoms of COVID-19 shall not enter the building.
- Instructions for proper hand hygiene.
- Physical distancing requirements.
- Limitations to the number of people inside the lobby and common areas.
- URLs, phone numbers or other contact information for online/digital banking.
- Encourage use of drive-thrus, ATMs or ITMs.

**BACK-OFFICE, OPERATIONS AND OTHER GUIDANCE**

*Returning to work/working remotely*
- Return to work in phases and consider staggered shifts when possible.
- Continue to telework where possible.
- Consider separation of management team and/or those with similar skill sets.
Travel
- Non-essential business travel should be limited.
- Consult CDC 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.

In-person meetings/trainings
- Limit face-to-face staff meetings and conduct board and volunteer meetings remotely.
- Whenever possible, training should be done remotely using technology.
- If in-person training or meetings are critical, employees should socially distance and/or wear protective gear and limit use of shared surfaces such as conference rooms and chairs.
- Consider limiting outside visitors to those needed on an essential or critical basis.

IN CASE OF ILLNESS

Know the signs and symptoms of COVID-19 and what to do if staff become symptomatic at the workplace.

- Encourage employees to stay home and notify their supervisor or HR 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 not to 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:
  o Fever
  o Chills
  o Muscle pain
  o Headache
  o Sore throat
  o Repeated shaking with chills
  o New loss of taste or smell

When an employee/member becomes ill at your credit union
- Plan for a room or space where the employee/visitor can be isolated until they can return home or to a health care facility. Provide a facemask if available and tolerated.
- Call 911 for guidance/assistance if necessary.
- Notify staff or members who came into contact with the ill person. Let them know they may have possible exposure to COVID-19. 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.