



COVID-19 Workplace Preparedness & Response Plan

SCOPE:

The purpose of this plan is to communicate and outline Community Financial’s protocol and protective actions in regard to workplace safety during a pandemic, specifically COVID-19. This plan will be guided by the CDC recommendations, as well as federal, state and local law. This guidance is updated as of May 10, 2021.

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WORKPLACE COORDINATOR

The Workplace Coordinator is responsible for keeping up with all regulations and updating of the plan. The Workplace Coordinator for Community Financial is the Chief Human Resources Officer.

The Pandemic Management Team (PMT)/Executive Team will meet as needed to stay abreast of guidance from federal, state, local health agencies. The PMT will incorporate those recommendations and resources into its workplace plans and will communicate with the staff as needed.

COMMUNICATIONS

Communications will be provided for Team Members via the following, including communications from your team leader. Team Members are responsible for checking these locations at least twice per week.

- Email, weekly BlueView announcements and our intranet

TEAM MEMBER EDUCATION

Team Members will receive education on cleaning specifications, social distancing, proper use of personal protective equipment, proper hygiene, symptoms of COVID-19 and all other OSHA required COVID-19 related procedures, protocols, and controls via the following methods:

- COVID-19 Preparedness and Response Plan (this plan), Email, weekly BlueView announcements, our intranet and ADP for required acknowledgement of documents
- Supervisors/Managers
- BVS Education Modules

Principal Symptoms of COVID-19

One of the following not explained by a known medical or physical condition: fever, an uncontrolled cough, atypical new onset of shortness of breath;

OR

at least two of the following not explained by a known medical or physical condition: loss of taste or smell, muscle aches, sore throat, severe headache, diarrhea, vomiting, abdominal pain.

GENERAL EXPECTATIONS

Community Financial will follow these general expectations during an infectious disease pandemic. Community Financial will:

1. Ensure that team members in the branches will be limited to the minimum number of staff required for effective business operations and require approval by Executive Management.
2. Require team members whose position can feasibly work remotely, to work remotely whenever possible. These positions generally include most back office support jobs, back office support team leaders, executive team leaders. Positions that are not considered remote work positions are face to face member contact jobs working in branch locations, face to face student credit union support positions (when remote work is not feasible), facility support positions when functions cannot be completed remotely, IT support positions when work cannot be completed remotely, mail, document and credit card handling positions.
3. Require team members and members to stay 6 feet apart to the maximum extent possible including during breaks and lunches. Require team members to wear face coverings while in public spaces, such as lobbies and other areas open to the public.
4. Provide PPE (personal protective equipment), such as masks and gloves to team members. If preferred, team members can supply their own face coverings/masks. Community Financial will maintain stringent cleaning and sanitization procedures for branch and support work areas.
5. Make every effort to not allow team members or members into the building who are knowingly exhibiting symptoms, are being treated for, or have been exposed to COVID-19.
6. Restrict unnecessary travel between branches and will not allow non-essential travel to any work-related events. Exceptions can only be made by the Executive Team.

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

1. Do not come to work if you feel sick, and are experiencing any of the COVID-19 Principal Symptoms listed above, someone in your household is sick, or you have been in contact with someone undergoing treatment for or diagnosed with COVID-19 in the last 14 days.
2. Wear a mask/face covering while working inside a credit union building, including at all times in a retail branch and while moving about in the building. Limited exceptions to this requirement are:
 - a. Team Members requesting an accommodation from either requirement below should contact the Manager/Total Rewards.
 - b. Non-public Spaces (back office support areas located at Venture Drive and Plymouth Office): Team members may remove their mask while in a credit union building if social distancing can be achieved (i.e. while working alone in your office). While in breakrooms, mail rooms, hallways, and other shared spaces masks/face coverings must be worn.
 - c. Masks/face coverings can be removed to eat and drink.
 - d. Non-public Conference Rooms: Team members must wear masks/face coverings at all times while in training and conference/meeting rooms.
 - e. Public Spaces (all areas of branch locations): Team members must wear a mask/face covering while in any public space, this includes branch lobbies, conference rooms, private offices, etc.
3. 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.
4. If you must cough or sneeze, do it into a tissue or your sleeve/elbow.

5. Use all PPE (Personal Protective Equipment) required for your work area/position.
6. Maintain a minimum 6-foot distance from other team members. This includes during lunches and breaks.
7. Refrain from using other workers' phones, desks, offices, or other office equipment, when possible. When this is not possible, disinfect between each use.
8. Team Members who leave the building for any reason are expected to practice appropriate handwashing procedures upon return.
9. Refrain from congregating in common areas, including using communal areas such as lunch areas, meeting rooms, etc.
10. For branch team members, take breaks at times that will allow for social distancing at the designated meal period location. For support team members, eat lunch at your work area if possible.
11. Maintain social distancing standards when utilizing the elevator at the Plymouth building. Ideally, one rider only, maximum of two.

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

BUILDING ENTRY

Team members and vendors wishing to enter Community Financial buildings will be required to answer a COVID-19 screening questionnaire. For team members, screening is required one time each day before arriving at a Community Financial building. Team members traveling between locations do not require additional screening during a workday. For vendors, screening will be completed upon arrival prior to entering the building.

Team members and vendors who do not satisfactorily pass questionnaire screening will not be allowed to enter the building.

Team members will be asked to return home until they meet the criteria below:

Team members exhibiting one or more Principal Symptom(s) as outlined above, but have NOT been in close contact with someone with COVID – 19 may return after:

- 24 hours have passed since the resolution of fever without the use of fever reducing medications and
- 10 days have passed since their symptoms first appeared or since they were swabbed for the test that yielded the positive result; **AND**
- Other symptoms have improved; **OR**
- Receiving a negative diagnostic COVID-19 test result

Team members who have been in close contact* in the past 14 days with someone who has COVID-19 or a probable* case of COVID-19:**

- Stay home for 14 days after your last contact with a person who has COVID-19 if team members are experiencing any symptoms. Team members can return to work after 14 days without a negative COVID-19 diagnostic test and if you are symptom free; **OR**
- The team member is advised by a health care provider or public health professional that they have completed their period of quarantine; **OR**
- The individual displaying COVID-19 symptoms receives a negative diagnostic COVID-19 test result
- Team members who are fully vaccinated and/or have recovered from COVID-19 within the past three months do not need to quarantine per these guidelines. Team members exhibiting symptoms who have not been vaccinated, but have recovered from COVID-19 in the past three months are subject to quarantine periods noted in this guideline.
- Team members who are fully vaccinated****, but have any of the symptoms of COVID need to follow quarantine guidelines noted above.

Team members who have tested positive for COVID-19 may discontinue isolation and return to work under the following conditions:

- 1) Are advised by a health care provider or public health professional that they have completed their isolation period; *OR*
- 2) All of the following conditions are met:
 - 24 hours have passed since the fever has stopped with or without the use of fever-reducing medications; *AND*
 - The isolation period if 10 days** has passed; *AND*
 - The principal symptoms of COVID-19 have improved; *AND*
 - If the employee has been advised by a health care provider or public health professional to remain isolated, the employee is no longer subject to such advisement.

***Close Contact**

- Someone who was within 6 feet of an infected person for a cumulative total of 15 minutes or more over a 24-hour period starting from 2 days before illness onset (or, for asymptomatic patients, 2 days prior to test specimen collection) until the time the patient is isolated. You provided care at home to someone who is sick with COVID-19
- You had direct physical contact with the person (touched, hugged, or kissed them)
- You shared eating or drinking utensils
- They sneezed, coughed, or somehow got respiratory droplets on you

**A limited number of persons with severe illness may produce replication-competent virus beyond 10 days, that may warrant extending duration of isolation for up to 20 days after symptom onset.

***Probable Case: An individual who is exhibiting COVID-19 symptoms as described in this Plan.

****Fully Vaccinated is defined as:

- 2 weeks after their second dose in a 2-dose series, such as the Pfizer or Moderna vaccines, or
- 2 weeks after a single-dose vaccine, such as Johnson & Johnson's Janssen vaccine

PERSONAL PROTECTIVE EQUIPMENT

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 Team Members, Support Team Members, Team Members with no Public Contact
Lower exposure risk (caution) 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 6 feet of) the general public. Workers in this category have minimal occupational contact with the public and other coworkers.

PPE: Community Financial will provide masks/face coverings for all back office/support team members.

All team members, who are medically able to tolerate one, will be required to wear a mask/face covering when they are unable to maintain social distancing while working in a credit union back office operations area. Masks must be worn while traveling in hallways, in restrooms, in common rooms such as the mailroom and general work areas. Masks can be removed while one team member is working alone in an office or conference room. Masks must be worn in an office or conference room when occupied by more than one team member at any one time.

Community Financial will provide face masks for team members. However, if masks are not available team members will be required to bring their own handmade mask/face covering. Masks/face coverings should be professional in nature and not display offensive sayings, logos, pictures, etc. Gaiters, shields or bandanas are not considered acceptable face mask/covering.

Medium Exposure Risk – Member Facing Positions, Team Members with Public Contact

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 6-feet) but are not known or suspected of being infected with COVID-19. Workers in this category have minimal occupational contact with the public and other coworkers.

This category also includes team members who have either frequent or in frequent public contact (i.e. post office, stores, travel from branch to branch, etc.)

PPE: Community Financial will provide gloves for drive-through; also masks and sneeze guards/barriers when meeting with a member and at face to face transaction locations such as teller windows. Except for medical accommodation reasons, bandanas and gaiters cannot be worn. Please contact Total Rewards if you need an accommodation.

All team members, who are medically able to tolerate one, will be required to wear a mask/face covering when they are unable to maintain social distancing or are working in a public space. Public space is defined as any area that a member or vendor can access at any time.

Community Financial will provide branded face masks for team members. However, if masks are not available team members will be required to bring their own handmade mask/face covering. Masks/face coverings should be professional in nature and not display offensive sayings, logos, pictures, etc. Gaiters, shields or bandanas are not considered an acceptable face mask/covering.

INFECTED PERSON PROTOCOL

Signs will be posted at each building entry door indicating masks should be worn upon entering. Team members who have been at a Community Financial building, or conducting Community Financial business outside of their home office within the last 7 days are required to inform their team leader if they begin experiencing symptoms of, are seeking treatment for, or have a confirmed diagnosis of COVID-19. Team Members should expect to be asked who they have had close contact with while in a Community Financial building, what parts of the building they have been in, and if there are any specific things/areas that we should sanitize or quarantine.

Community Financial will not provide the name(s) of team members affected by COVID-19 but have a duty to inform other team members that they may have been exposed.

Should a member or visitor disclose either during or after visiting a credit union building that they believe they were infected with COVID-19 while in our office, document the day/time of their visit and report it to your manager. The credit union will follow any necessary protocols dictated by the circumstances.

If the affected team member has been at a credit union building within the last 7 days, the following protocol will be observed:

Updated as of May 10, 2021

1. Community Financial will work closely with local health agencies as required to ensure proper protocols are followed.
2. Team members will be informed that they may have been exposed to COVID-19. If Community Financial is able to discern who may have been in close contact within a specified timeframe (as defined by the CDC) with the affected team member, those team members will be directly notified and required to remain away from work for the required time period noted above. All areas used by the team member will be closed to other team members until sanitization has been completed.
3. Team Members may be asked to remain home until a full sanitization has been done depending on the scope of the potential exposure.
4. Community Financial's cleaning partners will thoroughly sanitize affected areas.

GENERAL CLEANING AND SANITIZATION

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

1. Team members will be responsible for doing routine cleaning of their immediate work area at least 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 team leader and noted below.
3. Outside cleaning services will typically occur daily, during normal work weeks.

SPECIAL CLEANING AND SANITIZATION AREAS

Certain areas of credit union buildings will require more frequent cleaning and sanitization for the health of our team members and members. The cleaning company vendor has increased the frequency and depth of cleaning and sanitization of high touch points within credit union buildings. Special attention from all team members will need to be taken throughout the day as well. All team members are encouraged to regularly take the following steps toward cleanliness and minimizing secondary transmission of illness or infection:

1. ATM touchpads –wipe down daily
2. Drive-through tubes - wipe down daily and leave out for the cleaning company
3. Writing utensils – pens provided to members who then take the pen home, each team member is responsible for their own writing utensils
4. Signature Pads- - wipe down after each use
5. Computer keyboards and mice –Team Member cleans their own personal keyboards and mice
6. TCD, safes, cash recycler, MSR phones, coin counters – wipe down after each use
7. ATM & Night Depository – clean twice during the day by team members
8. Vending machines – wipe down after each use
9. Kitchen appliances in common areas - wipe down after each use
10. Internet Computers in Lobby - no access in Phase I or 2
11. Waiting Area Chairs – wipe down if used
12. Greeter desk –wipe down after each member
13. Lobby Desks & FSR chairs - wipe down after each use
14. Mail Machine – wipe down after each use
15. Drinking Fountains - no access in Phase I or 2
16. Doorknobs/handles –daily - performed by the cleaning company
17. Rest Rooms - daily – performed by the cleaning company. No public access in Phase I or 2
18. Elevator (Plymouth)-Essential use, disinfecting completed after each use by rider.

SPECIAL PROTOCOLS BY AREA

Branches – Member Facing Team Members

- Team members must wear appropriate protection at all times while working in a public space, including lobbies, drive-thru areas, offices, public conference rooms, etc., including a face mask/face covering and have a shield/barrier on their desk and teller window.
- Conference Rooms – Essential business needs access only. Face masks/face coverings must be worn at all times.
- Team Members handling cash should utilize proper hand hygiene. (i.e. wear gloves, sanitizing or washing prior to touching face)
- Apply hand sanitizer after using shared devices (computer keyboard, touchscreen, printers, shared writing utensils, etc.).
- Maintain a safe working spacing of a minimum of 6-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 6 -feet of your co-workers and disinfect the table when finished with break. A face covering is required while in a lunch/break room when a minimum of 6 ft. of social distancing cannot be maintained at all time. Face coverings can be removed to eat and drink.
- Periodic wiping door handles touched frequently by multiple team members.

Branches/Buildings – NON-Member Facing Team Members

- Masks/face coverings must be worn at all times with the exception of when occupying an office or conference room alone. Masks/face coverings must be worn while traveling throughout the building including hallways, restrooms, mail rooms and all other general work areas.
- Team members must wear a face covering while in a lunch/breakroom when a minimum of 6 ft. of distance cannot be maintained at all times. Face coverings can be removed to eat and drink. Disinfect table when finished with break/lunch.
- Team Members handling cash should utilize proper hand hygiene. (i.e. wear gloves, sanitizing or washing prior to touching face).
- Apply hand sanitizer after using shared devices (computer keyboard, touchscreen, printers, shared writing utensils, etc.).
- When possible, maintain a safe working spacing of a minimum of 6-feet at all times.
- Wash your hands, especially after using the restroom, sneezing or coughing.
- When taking breaks in the lunchroom, stagger breaks and maintain social distancing of 6 -feet of your co-workers and disinfect the table when finished with break.
- Periodic wiping door handles touched frequently by multiple team members.

Conference Rooms

- Conference room use is restricted to essential meetings only at this time. Approval from a member of the Pandemic Team is required prior to use. Examples include in-person interviews and team leader meetings with a team member than cannot be conducted remotely and education sessions.
- Social distancing standards apply when in use, including wearing masks by all individuals attending the meeting/education session.
- The organizer of the meeting is responsible for ensuring the table and chairs are appropriately sanitized after each use.

MEMBERS/VENDORS/VISITORS

- Members displaying symptoms should be asked to leave the branch and return after they are symptom free.
- Members unwilling to wear a mask/face covering inside a credit union building must be refused in-lobby service. Should a member indicate they are medically unable to wear a mask/face covering; in-lobby service can be supported if the member prefers it over utilizing drive-thru services.
- Vendors and visitors to public spaces must wear a face mask/face covering at all times.
- Non-essential vendors or visitors will not be allowed during an infectious disease pandemic. If someone is deemed an essential vendor/visitor, they will undergo the same screenings as team members. If they do not pass, they will not be allowed to come into the building. The Branch Manager or Manager/Facilities (when applicable) will determine if the vendor/visitor is essential.

TRAVEL POLICY

Business Travel

All non-essential business travel is restricted, including in-person conference events and must be approved by a member of the Executive Management Team to attend. However, travel to an essential or non-essential training event with 15 or less attendees is allowed and does not require approval.

Personal Travel

The CDC and State of Michigan recommends that individuals who are not fully vaccinated refrain from international and out of state travel. Below is the required testing and quarantine steps for returning from international travel. For positions that cannot work remotely, team members will use CTO time to comply with the quarantine rules below.

Team members who are not fully vaccinated and travel internationally are asked to after returning:

- Get tested with a viral test 3-5 days after your trip and stay home and self-quarantine for a full 7 days after travel, even if your test is negative.
- If you don't get tested, stay home and self-quarantine for 14 days after travel.

Team members who are fully vaccinated and travel internationally

- Fully vaccinated team members do not need to self-quarantine after returning to the United States and returning to work.

Indoor and Outdoor Dining/Meetings/Gatherings

Indoor

Team members who are not fully vaccinated are asked to refrain from credit union indoor restaurant dining/meetings.

Team members who are fully vaccinated can participate in indoor dining/meetings and must adhere to all current State indoor dining/gathering rules.

Outdoor

Team members can participate in CFCU business related outdoor dining/ gatherings/meetings with less than 100 attendees. In addition, masks are not required for team members, whether fully vaccinated or not fully vaccinated, participating in outdoor community events and CFCU gatherings with less than 100 attendees. Social distancing to the extent possible, must be maintained at all times.

Team members can participate in CFCU business related outdoor dining/ gatherings/meetings with more than 100 attendees, but that does not exceed or have the potential to exceed 300 attendees. At these gatherings/events, masks must be worn at all times, whether fully vaccinated or not fully vaccinated. Participation in events exceeding 300 participants is not allowed at this time. Social distancing to the extent possible, must be maintained at all times.