



# COVID-19 Preparedness & Response Plan

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## SCOPE

This information represents Public Service Credit Union's current practices regarding the recommended operations of our credit union, where and when permitted by law, during this time of the unprecedented COVID-19 pandemic. Public Service Credit Union takes the health and safety of our members and employees seriously.

This Plan is based on information and guidance from the CDC and OSHA that was current at the time the Plan was developed. The Plan is subject to change based on further information provided by the CDC, OSHA, or other public officials. The credit union may also amend this Plan based on operational needs or process improvements.

## PANDEMIC PREPAREDNESS TEAM

The Pandemic Preparedness Team will be assembled whenever there is an official declaration of a pandemic or local epidemic.

### Team Members

The Pandemic Preparedness Team (PPT) is made up of the Executive Team and Assistant Vice Presidents.

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## Team Responsibilities

- Stay abreast of guidance from federal, state, and local health agencies such as:

World Health Organization (WHO)	<a href="http://www.who.int">www.who.int</a>
U.S. Center for Disease Control and Prevention	<a href="http://www.cdc.gov">www.cdc.gov</a>
State of Michigan	<a href="http://www.michigan.gov">www.michigan.gov</a>
Michigan Department of Health and Human Services	<a href="http://www.michigan.gov/mdhhs">www.michigan.gov/mdhhs</a>
Wayne County Department of Health and Human Services	<a href="https://www.waynecounty.com/departments/hhvs/public-health.aspx">https://www.waynecounty.com/departments/hhvs/public-health.aspx</a>

- Incorporate those recommendations and resources into this Plan. Update the Plan as needed.
- Facilitate staff communications via the following channels:
  - COVID-19 Preparedness and Response Plan (this Plan)
  - ADP WorkforceNow site (available without VPN or laptop) for benefits and required acknowledgement of documents
  - PSCU Email for employees not placed on furlough
  - PSCUnews.com for all employees
  - BAI for employee education on procedures, symptoms, and controls
  - Direct communications from supervisors/managers
- Facilitate member communications via the following channels:
  - Member newsletter
  - PSCU website
  - Branch signage
- Develop a long-term Pandemic preparedness plan for future outbreaks which includes:
  - Identification of essential employees, business functions and critical supplies
  - Cross-training employees to perform essential functions
  - Preparation for increased demand of products, services, and assets
  - Determination of potential financial impact
  - Accessibility of telecommuting technology and equipment

## Management Responsibilities

Managers will be expected to review and evaluate the Plan and ensure that their staff is fully trained on the guidelines herein. They must familiarize themselves with this Plan and be ready to answer questions from employees.

Management must always set a good example by following this Plan. This involves practicing good personal hygiene and workplace safety practices to prevent the spread of the virus. Management must encourage the same behavior from all employees. Management must stay in close communication with other departments on changes or situations that arise for both employees and members to ensure safety and compliance.

Management will be responsible for enforcing mask requirements for all employees regardless of vaccination status.

## Board Responsibilities

The Board of Directors will oversee and approve the development, implementation, and maintenance of the written Pandemic Preparedness & Response plan.

## ABOUT COVID-19

Coronaviruses are a type of virus. There are many different kinds, and some cause disease. A newly identified type has caused a recent outbreak of respiratory illness now called COVID-19. COVID-19 appeared in Wuhan, a city in China, in December 2019.

The new coronavirus is spread through droplets released into the air when an infected person coughs or sneezes. The droplets generally do not travel more than a few feet, and they fall to the ground (or onto surfaces) in a few seconds — therefore social and physical distancing is effective in preventing the spread.

Symptoms may appear 2-14 days after exposure to the virus. People with these symptoms or combinations of symptoms may have COVID-19. **Symptoms include:** Cough, fever (possibly intermittent), shortness of breath, fatigue, congestion or runny nose, muscle aches, sore throat, unexplained loss of taste or smell, nausea or vomiting, diarrhea, headache. The CDC states this is not all inclusive, and you should consult with a medical provider if you have any other severe or concerning symptoms.

For most people, the immediate risk of becoming seriously ill from the virus that causes COVID-19 is thought to be low. People with serious underlying medical conditions — like serious heart conditions, chronic lung disease, and diabetes, for example, seem to be at higher risk of developing severe COVID-19 illness. In rare cases, COVID-19 can lead to severe respiratory problems, kidney failure or death.

Prevention involves frequent handwashing, coughing into the bend of your elbow, staying home when you are sick and wearing a cloth face covering if you cannot practice social distancing.

It is thought that up to 50% of people who have COVID-19 are asymptomatic, or do not display any symptoms all. Therefore, it is important to follow ALL the protocols to prevent the spread of this illness.

If you have a fever or any kind of respiratory difficulty such as coughing or shortness of breath, call your doctor or a health care provider and explain your symptoms over the phone before going to the doctor's office, urgent care facility or emergency room. See the CDC [Managing Your Symptoms at Home](#).<sup>1</sup>

For testing locations, employees can visit [Michigan's Test Site Finder](#).

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<sup>1</sup> Summary of data published on [www.hopkinsmedicine.org](http://www.hopkinsmedicine.org) and [www.cdc.gov](http://www.cdc.gov) websites.

## EMERGENCY CREDIT UNION OPERATIONS

In the event of a pandemic or local epidemic, daily operating protocols will be modified to help protect the health and safety of members and staff.

### Personal Protective Equipment

The following protocols should be observed for PPE use:

#### All Employee Exposure Risk

Employees will not be required to wear a face mask, but are welcome to do so for their own safety precautions.

### Building Entry Procedures

PSCU will make every effort to not allow employees, members, or vendors into the building who are knowingly exhibiting symptoms, are being treated for, or have been exposed to COVID-19.

#### Employees

Employees working in PSCU branches will be required to notify their manager before entering the branch if any of the following have occurred:

1. Has begun experiencing any one of the principal COVID-like symptoms - fever, an uncontrolled cough, shortness of breath- that are not explained by a known medical or physical condition
2. Or has begun experiencing at least 2 of the following symptoms not explained by a known medical or physical condition: loss of taste or smell, muscle aches, sore throat, severe headache, diarrhea, vomiting, abdominal pain, congestion, runny nose

Employees that fall into either of these categories will not be allowed to return to work until they meet the Return-to-Work Criteria. Human Resources must be notified immediately.

#### Members/Vendors/Visitors

PSCU lobbies and drive-thrus will be open for transactions and other account-related services to members.

Members are not required to wear face masks to enter the building but are welcome to do for their own safety precautions. Employees will verify ID by asking members to lower their masks momentarily. If an employee is exposed to a member, guest, or vendor with a confirmed case, s/he will be notified in a same process as if they were exposed by another employee.

This may change periodically due to federal, state, and local orders. Changes will be communicated through various channels, and this Plan will be updated accordingly.

## Employees Health and Hygiene

Staff will be expected to adhere to the following health and hygiene requirements:

1. Do not come to work if you feel sick. Report it to your manager immediately.
2. Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, or sneezing; going to the bathroom; and before preparing or eating food. If soap and water are not readily available, employees should use hand sanitizer that is at least 60% alcohol.
3. Avoid touching your eyes, nose, and mouth with unwashed hands.
4. If you must cough or sneeze, do it into a tissue or your elbow. Throw the tissue in the trash immediately.
5. Refrain from using other workers' phones, desks, offices, pens, or other office equipment whenever possible.
6. Employees who leave the building for lunches or meetings are expected to practice appropriate handwashing procedures upon return.
7. Adhere to the local, state, and federal directives and executive orders.

## Employee Displaying Symptoms

PSCU will work closely with local health authorities to ensure proper protocols are followed for employees displaying symptoms of COVID-19.

### *On-Site Staff*

If an on-site employee begins to display COVID-19 related symptoms as described under CDC guidelines the following will occur:

1. The employee will be asked to leave work immediately
2. Human Resources will be notified immediately
3. If the employee is unable to leave the premise immediately, the employee will be isolated to a room with a closeable door until arrangements can be made to exit the building safely
4. If the employee has a cash drawer, the cash drawer will be counted by the manager who must be wearing PPE and the drawer will be quarantined for at least 72 hours.
5. PSCU will try to determine who may have been in close<sup>2</sup> and prolonged contact with the affected employee, those employees will be directly notified.
6. PSCU employees will clean areas not accessible by outside vendors. The [CDC Cleaning and Sanitization](#) protocols will be followed, especially in wiping areas with sanitizing agents and allowing them to air dry.

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<sup>2</sup>Close and prolonged contact is defined as someone who was within 6 feet of an infected person for an accumulation of at least 15 minutes starting from 2 days before illness onset (or for asymptomatic persons, 2 days prior to specimen collection) until the time the person is isolated); provided care at home to someone who is sick with COVID-19; had direct physical contact with the person (hugged or kissed); shared eating or drinking utensils with someone who has COVID-19; or someone with COVID-19 sneezed, coughed or got respiratory droplets on them.

7. PSCU is prohibited from discharging, disciplining, or otherwise retaliating against employees who stay home or who leave work when they are at particular risk of infecting others with COVID-19.

#### *Remote Staff*

If an employee currently working remotely begins to display COVID-19 related symptoms they will be required to notify their manager and HR immediately.

#### *Human Resources*

1. HR will confirm with symptomatic employees any close contacts within PSCU in the last 2 days, what parts of the building they have been in, and if there are any specific things/areas that we should sanitize.
2. When an employee is identified with a confirmed case of COVID-19:
  - a. Within 24 hours, employees and vendors who may have come into contact with the person with a confirmed case of COVID will be notified, but PSCU will not provide the name(s) of employees affected. If an employee became infected at work, OSHA Form 300 needs to be completed.

#### *Returning to Work After Sickness or Exposure*

PSCU will adhere to the following CDC guidelines for employees returning to work after a COVID-19 infection.

**People with COVID-19 symptoms who have or have not been tested and who have stayed home (home isolated) can return to work under the following conditions<sup>3</sup>:**

1. A doctor's note stating your symptoms are not COVID-related and that they are not recommending you for testing **OR**
2. **If you do not have a doctor's note**, you can return to work after these three things have happened:
  - a. You have had no fever for at least 24 hours (**without** the use of medicine that reduces fevers)  
**AND**
  - b. other symptoms have improved (for example, when your cough or shortness of breath have improved)  
**AND**
  - c. at least 5 days have passed since your symptoms first appeared

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<sup>3</sup> In all cases, **follow the guidance of your doctor and local health department.** The decision to stop home isolation should be made in consultation with your healthcare provider and state and local health departments. Some people, for example those with conditions that [weaken their immune system](#), might continue to shed virus even after they recover.

[Find more information on when to end home isolation.](#)



- d. Loss of taste and smell may persist for weeks or months after recovery and need not delay the end of isolation
3. If you had severe illness from COVID-19 (you were admitted to a hospital and needed oxygen) or a weakened immune system due to a health condition or medication, you may need to continue isolation up to 20 days.
4. Employees that have been vaccinated and are still displaying primary COVID-19 symptoms must meet the criteria listed above.

**People who DID NOT have COVID-19 symptoms, but tested positive and have stayed home (home isolated) can return to work under the following conditions\*\*:**

1. **If you have not had a test** to determine if you are still contagious, you can leave home after these two things have happened:
  - a. At least 5 days have passed since the date of your first positive test
  - AND**
  - b. you continue to have no symptoms since the test.

Note: if you develop symptoms, follow guidance above for people with COVID-19 symptoms.

#### Exposed Employees

An employee who has been exposed to a COVID-19 Positive Individual may return after ONE of the following:

1. Asymptomatic, will not be required to quarantine.
2. Symptomatic, must:
  - a. Stay home for 5 days
  - b. Test on day 5 if possible
  - c. If symptoms are resolving after 5 days, they may return to work

## PLAN MAINTENANCE

This plan will be the basis of a general Pandemic Preparedness plan that will be reviewed and tested as part of PSCU's Disaster Recovery and Business Continuity Plan.