

COVID-19 Preparedness and Responsiveness Plan for
Michigan Educational Credit Union

Overview-Coronavirus

- Coronaviruses are a family of viruses that can cause illness in people. Coronaviruses circulate among animals, including camels, cattle, and cats.
- SARS-CoV-2, the seventh known human coronavirus and the virus that causes COVID-19, is thought to have jumped species from animals to begin infecting humans.
- Other coronaviruses have caused other outbreaks –Severe Acute Respiratory Syndrome (SARS) & Middle East Respiratory Syndrome (MERS)

COVID-19 Overview-Signs and Symptoms

- COVID-19 causes mild to severe respiratory illness –can cause a severe pneumonia-like illness
- Typical symptoms
 - Fever (>100.4°F)
 - Cough
 - Shortness of Breath
 - New loss of taste or smell
- Symptoms begin 2-14 days after exposure

Exposure Determination:

- Very High Risk
 - High potential exposure to known or suspected sources of COVID-19
 - Healthcare, laboratory, morgue employees during specific procedures
- High Risk
 - High potential exposure to known or suspected sources of COVID-19
 - Could include -licensed health care professionals, medical first responders, nursing home employees, law enforcement, correctional officers, or mortuary workers
- Medium Risk
 - Jobs that require frequent and/or close contact (within 6 ft) with people who may be infected, but are not known or suspected COVID-19 patients
 - In areas without ongoing community transmission, workers in this risk group may have frequent contact with travelers who may return from locations with widespread SARS-CoV-2 transmission.
 - In areas where there is ongoing community transmission, workers in this category may have contact with the general public (for example, schools, high-population-density work environments, high-volume retail settings).
- Lower Risk
 - Jobs that do not require contact with people known or suspected of being infected with coronavirus
 - No frequent close contact (within 6ft) with the general public
 - Minimal contact with co-workers
- MECU Employees are considered Lower to Medium risk depending on job title.

Infection Prevention Measures: Administrative Controls

- Implement telework, teleconferencing & web conferencing when possible
- Increase the physical space between employees at the worksite
- Move machines & equipment to increase distances between employees
- Encourage social distancing practices & provide visual cues
- Encourage hand hygiene etiquette & use of noncontact methods of greeting
- Masks are required for service and must be worn by employees and members unless the individual cannot medically tolerate a face covering.
- Provide PPE equipment and hand sanitizer for staff ($\geq 60\%$ alcohol)
- Implement Cleaning/Disinfecting procedures
- Remove/suspend refreshments in all member waiting areas
- Placed protective barriers on desks to separate employees and members

Workplace Procedures:

- All branches should implement daily employee screening procedures -prior to work
 - Temperature, self-monitoring symptoms (Cough, fever, shortness of breath)
- Employees must report symptoms and self-isolate
 - Notify supervisors within 24 hours and stay home!
 - Employees may not return until home isolation criteria is met
 - At least 3 days (72 hours) without fever(without use of fever-reducing medications)
AND
 - Improvement in Respiratory Symptoms (cough/shortness of breath)
AND
 - At least 10 days have passed since symptoms first appeared
 - Management/HR will inform other employees of possible workplace exposure (ADA & HIPAA compliant –keep confidentiality).
 - Management/HR will notify the local health department and record COVID-19 illnesses on MIOSHA 300 Log if
 - The COVID-19 case is confirmed as defined by CDC
 - Involves one or more of the general recording criteria
- Social Distancing –minimum of 6ft
 - All in-person work must adhere to social distancing practices and measures
 - Demarcation boundaries will be provided for all teller areas
 - All waiting areas will encourage social distancing guidelines
- Remove/suspend refreshments in all member waiting areas
- Remove phones, magazines and all other non MECU reading material from member sitting areas
- Physical barriers will be placed between employees and/or members
 - Clear plastic barriers will be placed at all desks to separate employees and members
- Non-medical grade face coverings/shields are required to be worn by members/employees who are unable to practice social distancing unless the individual is medically unable to tolerate a face covering.

- Members are encouraged to conduct transactions remotely to minimize lobby traffic
 - Drive thru transactions
 - Home banking/Mobile banking transactions
 - DocuSign
 - Online chat
 - Instant Open

Cleaning and Disinfecting Procedures:

- Our janitorial staff will routinely clean and disinfect all areas
 - Offices, bathrooms, common areas, and shared electronic equipment
- Employees are encouraged to clean and disinfect their work area as needed
 - Disinfectant spray and disinfecting wipes will be provided
- If a sick employee is suspected or confirmed to have COVID-19, enhanced cleaning, and disinfection of all frequently touched surfaces in the workplace will be performed
- Follow the manufacturer's instructions for all cleaning and disinfection products (e.g., required PPE, concentration, application method and contact time)
- Evaluate procedures to ensure no new hazards are created

Employee Training

- Hygiene Etiquette:
 - Posters are placed in all restrooms explaining hygiene etiquette and handwashing procedures
 - Handwashing
 - Use soap and water
 - Wash for 20 seconds
 - Scrub all hand surfaces –between fingers, backs of hand, fingernails
 - Employees are encouraged to
 - Avoid touching eyes, nose, or mouth with unwashed hands
 - Use hand sanitizer when soap and water are unavailable
 - Sanitizer should be $\geq 60\%$ alcohol
 - Coughing & Sneezing
 - Cover your mouth and nose with tissue
 - If you do not have a tissue use your upper sleeve NOT YOUR HANDS
 - Remember to wash your hands after
 - Wear gloves if they feel the need to do so
- New Controls
 - Barriers, Encourage Drive-Thru, remote, online procedures
 - Cleaning of workspace
 - PPE recommendations
 - Gloves
 - Face shields
 - PPE requirements
 - Masks: unless individual is medically unable to tolerate face covering.
 - PPE worn will depend on individual assessment/needs