



# COVID-19 Safeguard Protocols and Lobby Opening Plan

## Lobby Opening

Lobbies are planned for opening Tuesday, May 26, 2020. As a Critical Infrastructure Sector as identified by the Department of Homeland Security and an Essential Business as identified by the State of Indiana, lobby opening is not tethered directly to Indiana's Back- On-Track plan. Nevertheless, May 26<sup>th</sup> tracks closely with the anticipated move to Back-On-Track Stage 3.

For operational reasons, we anticipate that our Kirkwood Avenue and 17<sup>th</sup> Street locations in Bloomington will continue to observe drive thru and by appointment only operations. Lobby opening at those locations will be evaluated on a week by week basis.

At our discretion, we may from time to time elect to reduce or eliminate lobby hours at some or all locations as determined necessary due to logistical considerations, including staffing or other COVID-19 concerns.

## Vulnerable Employees and Customers

Those 65 and older and individuals with identified high-risk conditions are particularly vulnerable to coronavirus.

Any employee with concerns should contact Human Resources to discuss his/her particular circumstance. While not all positions are suitable to remote work and not all positions are suitable for reassignment, efforts will be made to accommodate where possible.

Extra attention should be given to vulnerable customers. Employees should especially encourage distancing with these customers. Appointments can be scheduled to ensure needs can be met in an expeditious manner utilizing offices as necessary to avoid crowding.

## Employee Self-Assessment Procedures

Each employee must complete a self-assessment screening for COVID-19 symptoms prior to beginning work.

Employees with the following symptoms or combination of symptoms may not work and must be cleared by Human Resources prior to returning to work:

- Persistent cough.
- Shortness of breath or difficulty breathing.
- Fever 100.4 degrees Fahrenheit or greater.
- New loss of taste or smell.
- Providing care for a COVID-19 confirmed case at home.
- Diarrhea, nausea or vomiting in combination with persistent cough, shortness of breath, or fever (of any level).

- Fatigue in combination with persistent cough, shortness of breath, or fever (of any level).
- Or, two or more of the following:
- Fever (any level).
  - Chills or repeated shaking with chills (rigor).
  - Muscle pain or body aches (myalgia).
  - Headache.
  - Sore throat, congestion, or runny nose.

It is the employee's responsibility to complete the self-assessment. An employee who is not eligible to work should contact his/her manager and describe the symptoms.

Note: COVID-19 is considered an acute respiratory illness. Chronic symptoms (such as might be the case with a cough from congestion associated with an established history of seasonal allergies, cough associated with smoking, or shortness of breath associated with COPD) can overlap with COVID-19 symptoms and may not be indicative of COVID-19 per se. It is important to take into account whether the symptoms are compatible with the usual symptoms and timing for that condition for and for that individual. For purposes of COVID-19 screening, the focus should be on "new" or "recent" onset of such symptoms. Consultation with Human Resources may be necessary if these or substantially similar conditions are applicable to you.

Upon arriving to work, employees must attest to completing a self-assessment by completing the daily screening log. Reference **Exhibit A**.

Should an employee be unable to attest to being fever free due to oversight or lack of owning a thermometer, each location will be provided a contactless thermometer and temperature can be checked by management before work begins. An employee may not begin work, however, without attesting to temperature.

Managers in each department will be responsible for ensuring that the self-assessment protocol is properly documented each day and that the completed log is promptly forwarded to Human Resources at the end of each month.

Department managers may delegate aspects of the documentation when appropriate. For example, in the absence of a manager the next in charge may be assigned the duty. Department managers must include themselves on the daily log, having another employee initial. Where a manager has an employee working at another location, the attestation can be recorded on the log in the location where the employee is working and communicated verbally or by email to the employee's manager for notation on the employee's "home" log as well.

## **Employees with Symptoms**

An employee who is symptomatic may not work. If such an employee arrives at the workplace (as opposed to contacting the manager in advance) managers must ensure the employee is sent home or isolated until he/she can be sent home if it is necessary for the employee to remain onsite temporarily pending:

- Arrival of another supervisor.
- Arrival of another employee for dual control purposes.
- Arrangement of transportation.
- Consultation with Human Resources. If Human Resources cannot be reached immediately, the employee should be sent home pending follow up.

It is recommended that any symptomatic employee contact his/her health care provider and if appropriate be tested.

Independent of the self-assessment, any employee that appears to be symptomatic based upon ordinary visual observation of the manager (while maintaining 6 foot distancing) may be required to have an onsite temperature check, and/or the manager may require that the employee be sent home.

Managers must report employees who are absent due to illness to Human Resources, copying the appropriate senior manager. A concise description of symptoms, date and time of symptom onset, and in the case of close contact with a confirmed case the date and time of last contact should be included.

During this health emergency, it is important that Human Resources have the opportunity to evaluate absences due to illness within the context of COVID-19 and to make appropriate determinations with respect to, among other things, return to work. The Pandemic Coordinator can provide guidance when Human Resources is unavailable.

Similarly, senior managers need to be able to assess the depth and breadth of absences potentially impacting operations.

Employees may not be allowed to return to work until clearance is obtained from Human Resources. This determination will not be made until all of the facts are understood, and preliminary determinations as to possible return to work dates often change as new information becomes available for consideration. Employee communication with Human Resources is an ongoing process.

Managers and staff may refer to “PSB FMLA Leave Expansion and Emergency Paid Sick Leave Policy” or Human Resources for additional information regarding employee pay.

## **Asymptomatic Employees**

An employee who is asymptomatic and has been in close contact with a COVID-19 confirmed case may not work, and must notify his/her manager. Managers should report employee absences due to close contact to Human Resources and the appropriate senior manager. Human Resources will make appropriate determinations with respect to return to work in consideration of then current quarantine guidelines as may be applicable to Critical Infrastructure Workers. The Pandemic Coordinator can provide guidance when Human Resources is unavailable.

As described above, an employee who is asymptomatic and is caring at home for an individual with COVID-19 may not work even though the employee might be asymptomatic, pending clearance for return to work by Human Resources in consideration of then current quarantine guidelines as may be applicable to Critical Infrastructure Workers.

## **Temperature Screening Procedures**

Should an onsite temperature screening be deemed necessary, the screener should utilize a non-contact thermometer with reliance upon barrier/partition controls. Procedures include:

- Wash/sanitize hands and put on disposable gloves.
- Stand behind a physical barrier such as a glass or plastic window or partition that can protect the screener’s face.

- Check the employee's temperature, reaching around the partition or through the window. Make sure the screener's face stays behind the barrier at all times during the screening.
- Temperature reading should be taken ½ to 2 inches from forehead.
- When non-contact thermometers are used and no inadvertent physical contact was made with an individual, changing gloves is not necessary before checking a second person.
- Non-contact thermometers should be cleaned/disinfected with an alcohol wipe after use according to manufacturer's instructions.
- Remove and discard gloves and wash hands with soap and water for at least 20 seconds. If soap and water are not available, use hand sanitizer with at least 60% alcohol.

If barrier controls cannot be implemented during temperature screening, the employee should be sent home.

## **Personal Protective Equipment**

Face coverings or masks are required for employees and customers while on Bank premises consistent with state and local guidelines as amended from time to time.

Except as may be superseded by local health authorities, consistent with Executive Order 20-37 each individual in Indiana age 8 or older shall wear a face covering over noses and mouths when:

- Inside a business, public building or other indoor place open to the public. This does not extend, however, to private workspaces or meetings in which six feet of social distancing can be achieved and maintained between people not in the same household;
- In an outdoor public space wherever it is not feasible to maintain six feet of social distancing from another person not in the same household;
- Using public transportation or while in a taxi, private car service or ride-sharing vehicle.

These requirements are in effect unless an exemption applies. Exemptions relevant to banks:

- Any person with a medical condition, mental health condition or disability which prevents wearing a face covering;
- Any person obtaining service which requires temporary removal of the face covering for security surveillance, screening or a need for specific access to the face, such as while visiting a bank. However, the removal of the face covering must be temporary and limited to the extent necessary to obtain the service.

For clarity, employees not subject to an exemption must wear masks while working indoors except when working in a private office. Otherwise, face coverings may only be briefly removed (e.g. for purposes such as adjustment) provided 6 foot distancing is maintained. And, customers wearing masks may be asked to pull their masks down momentarily for identification purposes as may be necessary and appropriate to the transaction at hand.

The Bank will enforce face covering requirements for customers by posting proper notification at entrances, by requesting in a non-confrontational manner that face coverings be worn, and by encouraging the use of drive through facilities as an alternative while being respectful at all times of those expressing a lawful exemption.

A reusable cloth mask will be provided to employees who desire one as supplies are available. Employees may also utilize and provide their own personal protective mask provided those masks would otherwise be considered professional in design and appearance and not offensive.

When supplies are available, disposable masks may be provided to customers who prefer one but who may have forgotten to bring their own.

Gloves are not required to be worn by employees as proper hand washing and/or sanitizing is most effective. Therefore, gloves will not be provided as a matter of course except as appropriate for janitorial purposes.

An employee wishing to wear gloves may do so provided it doesn't interfere with the ability to perform his/her work or create an issue for another employee (for example, related to latex allergies).

## **Distancing**

Distancing is one of the most important mitigation tools in fighting the spread of COVID-19. A minimum of 6 feet of separation between people should be maintained. Where that distancing cannot be maintained in the normal course of business, barriers will be an effective substitute.

- Sneeze guards will be utilized in all teller windows to separate staff and customers.
- Floors will be marked to encourage customers to maintain 6 feet of separation while waiting for transactions to be processed.
- When possible, every other teller station should be used to increase separation. Barriers between teller stations will be raised.
- Sneeze guards will be utilized on all desks where customer interactions routinely take place.
- Efforts should be made to shorten the duration of in-person customer interactions
  - Gather information and prepare documents in advance whenever possible, scheduling appointments for signings/closings and giving consideration to the use of a conference room and table if appropriate to the circumstances. Utilizing lobby space may also be appropriate when privacy issues can be effectively managed.
  - Consider having customers wait in the lobby area while documents are being prepared rather than remaining in the office.
  - Do not crowd the office space. If the particular activity allows, you may have certain parties wait in the lobby while you complete that which is necessary with another party.
  - Politely instruct loitering customers to promptly leave once business is completed.
- Communicate with a co-worker when possible from just within the threshold of an office doorway, for example, as opposed to pulling up a customer chair. Instant Messaging is an alternative.
- While common areas such as break rooms do not need to be closed, limit the number of persons at one time to that which allows 6 foot distancing.
  - Eating lunch in an office (even a visible office) can be considered more appropriate at this time.
  - Utilizing a sneeze guard from a desk could be appropriate as a barrier on a dining table.
- In-person staff meetings, while not prohibited, should be minimized. Meetings conducted by telephone or Zoom are preferred and should be utilized to the extent possible. That said, the number of participants involved in in-person meetings is limited to the lessor of a) 25, or b) the number which will allow for 6 foot distancing within the meeting space.
- Similarly, in-person vendor meetings should be minimized in favor of telephone or Zoom meetings when possible.
- Politely ask customers to wait outside in the unlikely event a lobby becomes crowded to a point 6 foot distancing cannot be maintained.

## Personal Hygiene

- Wash hands frequently for 20 seconds at a time with soap and water.
- Make sure hand sanitizer products containing at least 60% alcohol are readily available for employees and customers to use when hand washing isn't practical.
- Avoid touching your face – eyes, nose, and mouth in particular.
- It is recommended that the practice of handshaking be suspended.
- Be aware of surfaces you grasp and wash hands or sanitize afterward:
  - Door handles/doorknobs/push plates/panic bars.
  - Use a paper towel to exit restroom facilities – have a no touch trash receptacle in the vicinity.
  - Workstations.
  - Countertops.
  - Railings.
  - Elevator buttons (consider using a knuckle).
  - Etc.
- Cough and sneeze etiquette - make sure tissues are available so employees and customers can cover when they cough or sneeze. If caught off guard, cough or sneeze into elbow (and ideally downward).

## Workplace Cleaning and Disinfection

To enhance after-hours cleaning, clean high touch areas at least every other hour throughout the business day beginning at 10 a.m., or more frequently on a judgmental basis during high volume periods. Such a schedule is appropriate to our traffic volumes.

Being visibly conscientious about cleaning will give our customers added confidence that we are doing our part during this period of uncertainty surrounding the coronavirus.

Utilize a checklist such as **Exhibit B**, which can be modified as desired to better suit a particular facility.

Areas of attention include, but are not necessarily limited to:

- Teller counters.
- Check writing counters.
- ATM – keypads.  
Note: Be careful not to overspray the screen with any disinfectant containing ammonia.
- ATM – touchscreens (if applicable).  
Note: Touchscreens may only be cleaned with a diluted solution of soap and water using a soft cloth. Ammonia must be strictly avoided.
- Drive thru carrier exteriors.
- Drive thru unit call buttons.
- Lobby table tops.
- Customer chairs – arm rests, seat cushions, and seat backs (assuming they are not fabric).
- Entry/exit door handles, push plates, panic bars, or door knobs.
- Bathroom door handles, push plates, panic bars, or door knobs.
- Safe deposit coupon room counter.
- Common areas, such as break room tables, refrigerator handles, and coffee pots.
- Other – water fountains, elevator buttons, etc.

Avoid saturation of critical electronic components such as keypads by using wipes or a cloth dampened with sanitizer.

Toys otherwise intended for children's entertainment as well as newspapers and magazines should be removed from public areas to eliminate the need for sanitation. Take one brochures may remain.

Gumball, candy, and or prize machines supplied by philanthropic organizations for fund raising purposes must be removed from lobbies and returned permanently to the vendor.

Restrooms should be closed to public access in order to reduce exposure. Managers may exercise discretion in emergency situations, but cleaning should immediately follow.

In general, EPA List N products may be used for sanitizing purposes. Follow label instructions. Other solutions (e.g., hydrogen peroxide) may be used provided they meet CDC guidelines and contain necessary concentration. In all cases, avoid contact with skin or eyes. Sanitation is generally achieved on hard surfaces after 30 to 60 seconds have elapsed, at which point the surface can be wiped and allowed to air dry.

Establishing a rigorous approach to cleaning throughout the day is key. Branch Managers should take the lead in directing this effort, but other department managers in non-retail or multi-use facilities clearly have a contribution to make as well. Managers should maintain enhanced cleaning logs for the duration of the public health crisis.

We're all in this together – everyone should pitch in to assist with enhanced cleaning as requested by the respective managers.

## **Signage**

Make sure posters remain up in areas they will be most likely to be seen to remind/reinforce distancing and hygiene protocols. Examples of sign or message content may include:

- Please maintain distance by standing on the marks while waiting for your transaction to be processed.
- Public access beyond this point is restricted.
- Restrooms are closed for public use during the public health emergency.
- If sick, please do not enter.
- Please cover when you cough or sneeze.
- To avoid overcrowding, lobby access may be limited during peak periods.
- For everyone's health and safety, please exit promptly after your business is complete.
- Etc.

## **Electronic/Online/Mobile and Other Channels**

Encourage the use of channels that do not require face to face interactions:

- Online Banking.
- Mobile Banking and mobile deposit.
- ATM.
  - Remember, too, that the Main Office ATM accepts cash and check deposits.
  - Deposits are processed in 3 to 4 intervals throughout the business day and memo posted as long as a hold is not being placed on the item.

- Night Depository.
- Electronic Transactions.
  - Payroll direct deposit.
  - Incoming ACH payments.
  - Debit card POS and recurring payments.
  - The Peoples State Bank loan payments may be made online via ACH.
  - ACH origination for business customers.
  - DocuSign. While not suited to every banking activity, Customer Service and Loan Operations can assist with obtaining electronic signatures in certain limited scenarios as may be necessary and appropriate.

## **Drive Thru Only Facilities**

Utilize the drive thru for all that reasonably can be done through it. Lobby access should be limited to that which is essential, and customers should be educated with respect to the nearest branch that offers full lobby service when appropriate.

To the extent lobby access is necessary, appointments should be prioritized to activities such as:

- Loan closings.
- Safe deposit box access – softly encourage one time access as opposed to daily access unless it is absolutely necessary (i.e., by asking for cooperation and understanding).
- Large commercial coin orders that are not suitable to the drive thru and where utilizing another branch is not a good option.
- Opening of new deposit accounts that can't be accomplished at another location due to unique circumstances such as may be the case involving the elderly or others with special needs. Note: Simple accounts or account maintenance may allow for signing through the drive thru.



Exhibit B

Daily Cleaning Checklist						
Date	Day	Description	Employee Initials			
			10:00 AM	12:00 PM	2:00 PM	4:00 PM
	<b>Mon</b>	Teller Counter				
		Check Writing Counter				
		ATM - Keypad (avoid overspray on screen)				
		ATM - Touchscreen (soap & water only; no ammonia)				
		Drive Thru Carriers -exterior				
		Drive Thru Units - call buttons				
		Lobby Table Top				
		Customer Chairs - arm rest, seat cushions, seat backs				
		Entry/Exit Doors - handles, push plates, panic bar, knobs				
		Bathroom Doors - handles, push plates, panic bar, knobs				
		Safe Deposit Room - counter				
		Other - Water Fountain, Elevator _____				
	<b>Tue</b>	Teller Counter				
		Check Writing Counter				
		ATM - Keypad (avoid overspray on screen)				
		ATM - Touchscreen (soap & water only; no ammonia)				
		Drive Thru Carriers -exterior				
		Drive Thru Units - call buttons				
		Lobby Table Top				
		Customer Chairs - arm rest, seat cushions, seat backs				
		Entry/Exit Doors - handles, push plates, panic bar, knobs				
		Bathroom Doors - handles, push plates, panic bar, knobs				
		Safe Deposit Room - counter				
		Other - Water Fountain, Elevator _____				
	<b>Wed</b>	Teller Counter				
		Check Writing Counter				
		ATM - Keypad (avoid overspray on screen)				
		ATM - Touchscreen (soap & water only; no ammonia)				
		Drive Thru Carriers -exterior				
		Drive Thru Units - call buttons				
		Lobby Table Top				
		Customer Chairs - arm rest, seat cushions, seat backs				
		Entry/Exit Doors - handles, push plates, panic bar, knobs				
		Bathroom Doors - handles, push plates, panic bar, knobs				
		Safe Deposit Room - counter				
		Other - Water Fountain, Elevator _____				

Date	Day	Description	Employee Initials			
			10:00 AM	12:00 PM	2:00 PM	4:00 PM
	<b>Thu</b>	Teller Counter				
		Check Writing Counter				
		ATM - Keypad (avoid overspray on screen)				
		ATM - Touchscreen (soap & water only; no ammonia)				
		Drive Thru Carriers -exterior				
		Drive Thru Units - call buttons				
		Lobby Table Top				
		Customer Chairs - arm rest, seat cushions, seat backs				
		Entry/Exit Doors - handles, push plates, panic bar, knobs				
		Bathroom Doors - handles, push plates, panic bar, knobs				
		Safe Deposit Room - counter				
		Other - Water Fountain, Elevator				
	<b>Fri</b>	Teller Counter				
		Check Writing Counter				
		ATM - Keypad (avoid overspray on screen)				
		ATM - Touchscreen (soap & water only; no ammonia)				
		Drive Thru Carriers -exterior				
		Drive Thru Units - call buttons				
		Lobby Table Top				
		Customer Chairs - arm rest, seat cushions, seat backs				
		Entry/Exit Doors - handles, push plates, panic bar, knobs				
		Bathroom Doors - handles, push plates, panic bar, knobs				
		Safe Deposit Room - counter				
		Other - Water Fountain, Elevator				
	<b>Sat</b>	Teller Counter				
		Check Writing Counter				
		ATM - Keypad (avoid overspray on screen)				
		ATM - Touchscreen (soap & water only; no ammonia)				
		Drive Thru Carriers -exterior				
		Drive Thru Units - call buttons				
		Lobby Table Top				
		Customer Chairs - arm rest, seat cushions, seat backs				
		Entry/Exit Doors - handles, push plates, panic bar, knobs				
		Bathroom Doors - handles, push plates, panic bar, knobs				
		Safe Deposit Room - counter				
		Other - Water Fountain, Elevator				