

OHIO CREDIT UNIONS

COVID-19 Reopening Best Practices



Five Mandatory Protocols for All Ohio Businesses

1. **Require face coverings for employees** and recommended for members, visitors, contractors, and vendors at all times.
2. **Conduct daily health assessments** by employers and employee self-evaluation to determine if “fit for duty.”
3. **Maintain good hygiene** at all times - handwashing, sanitizing, social distancing
4. **Clean and sanitize** workplaces throughout the workday and at close of business or between shifts. Find industry-specific required criteria at coronavirus.ohio.gov.
5. **Limited capacity** to meet social distancing guidelines.
 - Establish maximum capacity at 50% of fire code.
 - And, use appointment setting where possible to limit congestion.

For more information on the responsible protocols, click [here](#).

Preparing the Branch Environment

- Determine how you plan to conduct health screenings.** Credit unions can conduct their own daily health screenings or allow employees to do so themselves. If conducted at the credit union, purchase a contactless, infrared thermometer to limit exposure. If this is not available, try to obtain one that does not require contact with the mouth, nose, or ears, and appropriately sanitize between use.
- Provide employees Personal Protective Equipment (PPE) resources.** The state does not require employers to provide PPE to employees; however, face coverings are required to be worn by all employees. Use this list of [Ohio PPE providers](#) and directions to [make your own cloth face coverings](#) to help employees access supplies. Consider having a limited supply on-hand if an employee leaves them at home.
- Order plenty of cleaning and disinfecting solutions** and sanitizers prior to member reentry. Those struggling to find supplies may want to contact [local distilleries making hand sanitizer](#) or other [Ohio PPE providers](#) producing supplies. If possible, place sanitation systems at the main doors for use prior to building entry.

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- Take measurements.** Ensure workstations and public areas maintain 6 feet social distancing requirements set forth by the state. If workstations are too close together, ensure they are not occupied at the same time. Mark places for members to stand that ensure appropriate spacing.
- Install barriers**, such as plexiglass, between members/employees wherever social distancing measures cannot be maintained.
- Allow for as much air ventilation as possible** for clean air to circulate throughout the building. If possible, open windows and discuss HVAC options with your vendor service providers.
- Ensure policies and protocols adhere to state and federal guidelines.** New forms may be necessary prior to reopening, such as waivers involving PPE and on-site work, and letters confirming essential business travel. Prepare business continuity plans for potentially significant absenteeism, supply chain disruptions, emergency communication, or other business adjustments.
- Plan remote and on-site work accommodations** according to social distancing protocols. Allow remote work whenever possible. Identify essential functions and gradually rotate key personnel into the workplace to maintain appropriate distance. Discuss accommodations for high-risk employees to stay remote and obtain documented recommendations from a health physician.
- Communicate clear protocols prior to branch opening to the public.** Confirm employees' understanding of all measures that will be taken to protect both staff and members. Review leave policies and provide information about available employee assistance services.
- Expect change and remain flexible** as research develops and further state and federal guidance is provided.

Maintaining Employee Safety

- Screen employees before they begin work.** Employees are required by state government to self-screen daily, which includes taking their temperature and watching for coughing and troubled breathing. Encourage employees to self-assess before work and once they arrive at home each day. If the credit union would like to conduct additional screenings on-site, consider doing so according to state guidelines outside the facility in the morning and halfway through employee shifts.
- Require employees to wear PPE.** Face coverings are required by the state to be worn at all times. Gloves should be worn when cleaning, and when handling trash, dishes, cash, etc. Additional PPE might be required based on the cleaning/disinfectant products being used

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and whether there is a risk of splash. Specific exemptions for employees to wear face coverings include:

- If they are prohibited by law or regulation;
- If they are in violation of a documented industry standard;
- If they are not advisable for health reasons;
- If they violate the business's documented safety policies;
- If they are not required for employees working along in a specific work station;
- If there is a functional (practical) reason for employees not to wear them.

- Enforce social distancing protocols in workstations and common spaces.** Confirm each day that occupied workstations are 6 feet apart. Limit enclosed workstations to one employee at a time. Wherever possible, close community spaces, such as board rooms, meeting rooms, break rooms, etc. Ensure lines of traffic allow safe distancing for staff fixed to static workstations.
- Instruct employees to wash hands often, with soap and water, for 20 seconds.** Always wash immediately after removing gloves and after contact with a person who is sick. If soap and water are not available and hands are not visibly dirty, an alcohol-based hand sanitizer that contains at least 60% alcohol may be used. However, if employees' hands are visibly dirty, they should always wash hands with soap and water. Additionally, wash hands after blowing one's nose, coughing, sneezing, or using the restroom, handling trash, dishes, or cash, and before eating or preparing food.
- Disinfect frequently and according to use.** State government requires workplaces to be sanitized throughout the workday, at the close of business, and between shifts. Provide personal workstations with sanitizer, if possible, and require employees to disinfect their stations throughout the day. Place sanitation stations where personal/shared equipment can be disinfected. Sanitize high-traffic objects (doors, light switches, handles, etc.) frequently, and place hand sanitizer stands in these areas, if possible. Use disposable dishware in breakrooms. Place reusable items directly into a dishwasher and run it daily. If a dishwasher is not available, handwash immediately in the hottest water tolerable.
- Assign an employee to monitor the above guidelines throughout each day.** Empower the employee to encourage staff to follow guidelines and policies set forth by the credit union. Encourage them to speak with management regarding any challenges in enforcing procedures.

Managing Member Expectations

- Clearly communicate protocols** prior to members entering the building.
 - Post hours of operations and guidelines for safety on the outside of the building. Instructions should state for members with symptoms or confirmed exposure not to enter.
 - If possible, use telephone or electronic messaging to inform members of changes before they travel to the branch.

- Ensure guests adhere to social distancing guidelines.** State protocols for all businesses require using an appointment setting whenever possible and establishing maximum capacity at 50% of fire code. Additional practices to consider include...
 - Asking non-signing group members to wait safely outside or in a car while the signing member conducts business;
 - Marking 6 feet distances in lines and outside of offices to prevent clustering;
 - Designating hours or days of business for drive-thru, drop-off, or appointment-only operations;
 - Keeping certain offices or workstations closed wherever state protocols are difficult to maintain;
 - Assigning an employee to monitor safety protocols throughout each day.

- Consider screening members** prior to entry for fever or other visible symptoms such as dry cough, nasal congestion, runny nose, sore throat, and labored breathing. Mild to severe symptoms may appear at any time within 2 to 14 days following an exposure to the virus.

- Provide options for members wearing PPE to confirm their identity.** Encourage use of PPE whenever possible. Determine protocols that protect members and staff, but also address potential liability concerns. If state protocols permit, employees may request for members to lower masks from 6 feet away to confirm their identity. If members are unwilling to remove masks, and credit union policies do not prohibit service to members without matching their faces to photo ID, allow them to confirm identity according to the credit union's drive-through and telephone protocols (e.g. providing photo ID, confirming account information, providing an account holder password, etc.)

- Require employees to wear PPE during item transfer,** such as forms, cash, etc. Disinfect objects transferring into someone's possession whenever possible to put employees and members at ease.

- Promote employee sanitization in between guest servicing** to maintain a safe environment for all members. Plexiglass barriers should be disinfected at the beginning and end of each day, between shifts, and whenever a member touches, coughs, or sneezes in close contact with the barrier.

Reacting to Exposure

- Send home any employee suspected of infection immediately.** Upon sending the individual home, seek their verbal consent in order to conduct appropriate communication and contact tracing.
- Promptly report suspected employee or member infections** to your local health department. Work with them to identify potentially exposed individuals to help facilitate appropriate communication/contact tracing. Refrain from disclosing the infected employee's identity in any form of communication. Determine who had contact with the ill employee during the time the employee had symptoms and 2 days prior to symptoms.
- Send home exposed employees to self-quarantine.** Encourage sick employees to follow Center for Disease Control (CDC) guidelines for preventing the illness from spreading. These individuals, and others with close contact or within 6 feet of the employee during this time, would be considered exposed. Exposed employees should self-quarantine for 14 days or longer and consult a medical professional.
- Close the shop/floor for deep sanitation, if possible.** Seek professional services to clean and sanitize the infected site/location.
- Reopen in consultation with the local health department.** Work with your local health department to determine when exposed employees may return to work.

Frequently Asked Questions

Q: What should I do if my credit union is located within another open business that is not adhering to governor's reopening guidelines?

A: The governor's office is requesting all organizations allowed to open to comply with phase in orders issued by its administration. If you have questions about these guidelines, or concerns regarding a business not adhering to them, contact your local health department.

Q: How can credit unions ensure members abide by social distancing guidelines in the branches?

A: Assign a staff member to monitor social distancing protocol throughout the branch and use signage outside and within the facility to inform members of policies and expectations to which they must adhere. This signage should communicate any consequences members may experience, such as being turned away from service, if they do not adhere to specific protocols. These consequences should comply with state government guidelines to refuse services if a member is not wearing a facial covering.

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Q: How do we decide if we should close our branch?

A: Branches should remain closed if social distancing protocols cannot be met or if employee or member safety may be difficult to maintain. Branches are also required to close temporarily if an infection has been identified on-site.

Q: Should we close our restrooms to the public?

A: The decision to close public restrooms is up to the discretion of the business. If someone is suspected to have contracted or been exposed to COVID-19 utilizes a public restroom, refer to guidelines above for “Reacting to Exposure.”

Q: What percentage of our staff should continue to work from home? How should we increase/decrease staffing for branch business volume over time?

A: Staffing should comply with state government social distancing guidelines and can adjust over time as these guidelines permit. Allow remote work whenever possible.

Q: As a manager, how do I handle an employee that does not want to wear a mask?

A: According to state government guidelines, face coverings are required for employees at all times in order to work (there are some exemptions outlined by government order that could permit an exception; refer to section “Maintaining Employee Safety”, pp. 2-3). If an employee comes to work without a face covering, a manager can either provide one or send the employee home. Employers are not required to provide face coverings to employees; however, it may be in the best interest of the credit union to have some on hand to prevent the loss of time and productivity associated with sending employees home. If the employee refuses to comply and has been sent home, the credit union should consult a human resources attorney prior to determining disciplinary action and/or termination.

Q: Should employee temperature checks be done in the workplace or at home through self-screening?

A: Daily health screenings are required by state government to ensure employees are healthy to appear on-site. It is up to the employer to either conduct health assessments on-site or require employee self-evaluations.

Q: Should the credit union stagger employee shift start/end times if it is already staggering break schedules?

A: Employers should take all possible steps to encourage social distancing, including staggering shift start/stop times, as well as staggering breaks.

Quick Links and Resources

- [Find your local health department](#)
- [Sector-specific operating requirements](#)
- [CDC Do-It-Yourself Cloth Face Coverings](#)
- [Ohio businesses making PPE products](#)

SOURCE MATERIAL

- 'New phase' Of Covid-19 Response, Including Gradually Reopening Ohio. <https://www.wcpo.com/news/coronavirus/live-dewine-acton-deliver-daily-covid-19-update>
- Can Going Cashless Prevent Coronavirus Spread? Here's What the Who Wants You To Know. Cory Steg. <https://www.cnbc.com/2020/03/06/what-you-need-to-know-about-handling-cash-amid-coronavirus-spread-who.html>
- Recognizing that certain life-sustaining businesses in the <https://www.health.pa.gov/topics/Documents/Diseases%20and%20Conditions/COVID-19%20Workplace%20Safety%20Questions.pdf>
- How to Choose the Right Dishwasher | DIY. <https://www.diynetwork.com/how-to/rooms-and-spaces/kitchen/how-to-choose-the-right-dishwasher>
- Maintenance Safety For COVID-19. <https://tmconnect.trucking.org/blogs/john-legler/2020/03/17/are-your-shop-disaster-plans-up-to-snuff-rp-537-ca>
- COVID-19 Fleet Workplace Safety: Precautions are Key. <https://www.edriving.com/three60/covid-19-fleet-workplace-safety-precautions-are-key/>
- Prepare your Small Business and Employees for the Effects. <https://www.cdc.gov/coronavirus/2019-ncov/downloads/guidance-small-business.pdf>
- Frequently Asked Questions. <https://www.health.pa.gov/topics/Documents/Diseases%20and%20Conditions/COVID-19%20Workplace%20Safety%20Questions.pdf>
- Interim Guidance for Implementing Safety Practices for Implementing Safety Practices for Critical Infrastructure Workers Who May Have Had Exposure to a Person Suspected or Confirmed COVID-19. <https://www.cdc.gov/coronavirus/2019-ncov/downloads/critical-workers-implementing-safety-practices.pdf>
- Cleaning and Disinfecting Your Facility | CDC. <https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>
- Prepare your Small Business and Employees for the Effects of COVID-19. <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-small-business.html>

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- HR Quick Take: Home Repairs and COVID-19. <https://www.davisbrownlaw.com/davis-brown-employment-and-labor-law-blog-article.aspx?id=2889>
- Small Business Aren't Ready to Reopen. But Let's Build a Plan for When We Are | Gene Marks. <https://www.theguardian.com/business/2020/apr/19/small-businesses-coronavris-us-economy>
- Reopening Alabama Responsibly: Phase 1. <https://ltgov.alabama.gov/wp-content/uploads/2020/04/Reopening-Alabama-Responsibility-Phase-1.pdf>