

Keeping Employees & Members Safe

On May 18th 2020 the State of Vermont began allowing retail businesses, previously closed by executive order during Vermont's COVID-19 state of emergency, to re-open with certain limitations. Although the continuance of financial services to Vermonters by credit unions has been deemed essential, financial institution lobby services have mostly been suspended during this time. Vermont government considers financial institution lobby service as a form of retail business, and therefore is permitting, but not requiring, the resumption of lobby services by financial institutions with certain limitations.

The following list of considerations for resuming lobby services is adapted from several sources, including the Maine Credit Union League, the Vermont Retailers Association, various federal and state as well as other sources. Not everything may be applicable to every credit unions situation, but the following list provides thoughtful considerations for credit unions wanting to ensure the continued safety of employees and members. Some things may change as further Vermont state directives are issued. Use your own common sense for your particular application.

Review OSHA's [Guidance On Preparing Workplaces for COVID-19](#)

Review safety programs and emergency action plans to ensure that they include infectious disease protocols and are compliant with OSHA and health and safety regulations. Circulate information to employees reminding them of [best hygiene practices](#) and [prevention measures](#).

CDC Suggestions to Consider:

- Implement flexible work hours (e.g., staggered shifts), to increase the physical distance among employees and between employees and others if state and local health authorities recommend the use of social distancing strategies.
- Require employees to:
 - stay home if they have a fever, a cough, or symptoms of a cold
 - limit non-essential travel
- Discourage workers from using other workers' phones, desks, offices, or other work tools and equipment, when possible.
- Maintain regular housekeeping practices, including routine cleaning and disinfecting of surfaces, equipment, and other elements of the work environment. When choosing cleaning chemicals, employers should consult information on [Environmental Protection Agency \(EPA\)-approved disinfectant labels](#) with claims against emerging viral pathogens. Products with EPA-approved emerging viral pathogens claims are expected to be effective against SARS-CoV-2 based on data for harder to kill viruses.

- Increase the amount of trash receptacles so members can dispose of waste themselves.

CU-Specific Suggestions to Reduce Potential Contamination:

- Designate a greeter at entries to control number of members in the building, direct traffic flow, verify purpose of visit, encourage remote services, etc. Ensure the greeter maintains an appropriate distance from members and has a face mask or is behind a barrier.
- Limit the number of people in the branch at any one time per Vermont Agency of Commerce directives, currently at 25% of capacity.
- Maintain 6 feet distance between employees, members, and visitors.
- Enforce social distancing protocols in areas where people congregate and interact, including community rooms, breakrooms, and kitchens. Limit the number of people or close spaces.
- Consider special accommodations for those of vulnerable populations.
- Establish safe processes for receiving supplies and deliveries, as well as for armored services.
- Install a plexiglass or similar between members and employees to prevent transmission from sneezing or coughing.
- Provide masks to employees
- Provide gloves to employees handling cash and exchanging other items across the counter, desk
- Provide a supply of sanitized pens for use by all members
- Sanitize/wipe terminals and stylus after each member use. Many credit unions provide electronic signature as an option to sign documents to its members. By utilizing this service while the member is in the branch will avoid the member touching pens/paper.
- Have members pick up and use sanitized pen/stylus, don't hand it to them
- When finished conducting business, direct members to place their pen in a "used" cup for staff to later sanitize
- Urge members to keep 6 feet apart at all times
- installing visual markers to help customers maintain the appropriate distance.
- Consider requiring staff to take their temperature before coming to work to reduce the risk of possibly infecting healthy employees.
- Consider special appointment hours for certain high-risk customer visits.
- Establish procedures for customers to access their safe deposit boxes safely by appointment upon confirming their health status and recent travel. Determine internal procedures to

allow access to the safe deposit box while maintaining security procedures and social distancing requirements.

- If your branch has a public bathroom, determine whether you want to close your restrooms(s) to members temporarily.

Personal Protective Equipment, Supplies, Clothing

- Require employees and members in public settings (lobby) to wear face masks.
- For members not wearing a mask, encourage or require the use of drive-up services or remote services.
- Require members to pull mask down to validate identity before service is provided, preferably within security camera range to capture faces.
 - This could be done prior to entry into the building.
 - Alternatively, validate identities using remote identification protocols.
- In areas of the office not typically accessible to the public, determine who should wear a face mask and permit any employee wanting to wear a face mask to do so.
- Exceptions face masks include children under age 2, anyone with trouble breathing or a related medical condition, or who is otherwise unable to remove a mask without assistance.
- Employees must use hand sanitizer between each member served.
- Gloves should be used only with training. Gloves contribute to the spread of disease if not changed after every interaction in accordance with CDC guidelines. Bacteria can rapidly reproduce on and under gloves without extensive hygiene precautions. If gloves are to be used, employees must be properly trained on CDC guidelines for use.

Member Considerations

- Post Vermont-required capacity signage at all entrances.
- Encourage members to use drive-up and remote services.
- Inform members of your COVID-19 policies and procedures in advance, if possible.
 - Maintain physical distance in lobby and common areas.
 - Use of face coverings.
 - Don't enter if you fell ill.

- Use posters and signage to remind members of physical distancing requirements at entrance, waiting areas, and counters. Also post the Vermont required capacity signage.
- Encourage members to limit who they bring into the branch, particularly children.
- Support physical distance between members and staff by taping off 6 feet distance from counter.
 - Tape lines inside and outside where members may wait in line.
 - Maintain a separation of six feet or greater between employees and members; close every other teller window if necessary.
 - Consider installation of plexiglass barriers to maximize physical distancing.
- Limit the number of members and employees inside lobby and common areas per Vermont requirements (25% of fire rated capacity).
- Wipe/sanitize shared surfaces frequently and minimize shared touch items like pens.
- Conduct any necessary paperwork, such as loan document signing, in a spacious area while maintaining physical distance of 6 feet.

Lobby Considerations

- Discontinue all beverages and snacks.
- Remove unnecessary items such as magazines, newspapers, and other unnecessary paper products and décor.
- Wipe down all seats, tables, and other common services. Since cloth chairs are difficult to properly clean and disinfect, consider plastic covering.
- Clean and wipe all door handles and other surfaces regularly touched by members and staff with disinfectant wipes.
- Provide hand sanitizer and tissues for employees and members and a trash bin for disposal.

Restrooms

- Consider closing restrooms to members.
- Clean and disinfect restroom surfaces including floors, sinks, and toilet bowls.
- Place trashcan by door. Remove anything that does not have to be in the restroom.
- Post handwashing signs in restrooms.
- Consider posting a restroom cleaning checklist and schedule.

Back-Office, Miscellaneous

- Conduct board and committee meetings remotely.
- As mandated by Vermont executive order, continue remote work for employees as much as possible.
- Conduct employee training remotely.
- Limit face-to-face staff meetings or conduct remotely.
- Consider separation of your management team as a precaution.
- Consider separating those with similar skill sets, as a precaution.
- Limit visitors to those needed on an essential or critical basis.
- Limit non-essential business travel by staff, and adhere to Vermont travel and quarantine restrictions.
- Require employees to inform you of any personal, out of state travel in order for appropriate precautions, including quarantine, upon return can be addressed.
- Craft a policy or procedure to address the instance of an infected employee or member in your credit union.

When An Employee Becomes Ill Or Encounters Someone Ill

- If an employee calls in to self-report an illness, the Vermont Department of Health is directing Vermonters to contact their health care provider by phone. Do not call the Vermont Department of Health and do not go to the hospital, except in a life-threatening situation.
- Employees should use the CDC "[Self Checker](#)" tool to determine the probability of infection if they believe they have been in close contact with someone infected. The [Vermont Department of Health defines close contact](#) as follows:
 - **Close contact is** being within six feet, for a long time, of someone who is diagnosed with COVID-19 during their infectious period, which starts one day before any symptoms began and continues until they are recovered.
 - **Close contact is not** being more than six feet away in the same indoor environment for a long period of time, walking by, or briefly being in the same room. As example, a teller window employee conducting a transaction for a member known to test positive does not generally qualify as close contact according to the CDC.
- Employers should not identify or disclose to other employees the reason that an employee is not at work.

- Documents pertaining to, or communications with, employees about their medical conditions should be kept in a secure and confidential location separate from the employee's personnel file.
- Employers should engage employees in the interactive process and accommodate employees exhibiting signs and symptoms of the virus by allowing them to take time off from work to see a doctor
- Employers should consult the following CDC resources to begin the cleaning process for their office:
 - [Cleaning and disinfection for community facilities](#)
 - [Cleaning and disinfecting your facility](#)
- At the end of this document is a list of commercial office cleaning services. Those specifically mentioning COVID-19 cleaning are noted.

The following is [CDC guidance for actions by employers](#) if an employee is suspected or confirmed to have COVID-19 infection. **Vermont Health Department requirements may be more stringent so would overrule CDC guidance. Be sure to check Vermont guidance.**

In most cases, you do not need to shut down your facility. If it has been less than 7 days since the sick employee has been in the facility, close off any areas used for prolonged periods of time by the sick person:

- *Wait 24 hours before cleaning and disinfecting to minimize potential for other employees being exposed to respiratory droplets. If waiting 24 hours is not feasible, wait as long as possible.*
- *During this waiting period, open outside doors and windows to increase air circulation in these areas.*

If it has been 7 days or more since the sick employee used the facility, additional cleaning and disinfection is not necessary. Continue routinely cleaning and disinfecting all high-touch surfaces in the facility.

CDC [cleaning and disinfection recommendations](#):

- *Clean dirty surfaces with soap and water before disinfecting them.*
- *To disinfect surfaces, use [products that meet EPA criteria for use against SARS-Cov-2external icon](#), the virus that causes COVID-19, and are appropriate for the surface.*
- *Always wear gloves and gowns appropriate for the chemicals being used when you are cleaning and disinfecting.*
- *You may need to wear additional PPE depending on the setting and disinfectant product you are using. For each product you use, consult and follow the manufacturer's instructions for use.*

Determine which employees may have been exposed to the virus and may need to take additional precautions:

- Inform employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the [Americans with Disabilities Act \(ADA\)](#)*external icon*.
- Most workplaces should follow the [Public Health Recommendations for Community-Related Exposure](#) and instruct potentially exposed employees to stay home for 14 days, telework if possible, and self-monitor for [symptoms](#).
- [Critical infrastructure](#) workplaces should follow the guidance on [Implementing Safety Practices for Critical Infrastructure Workers Who May Have Had Exposure to a Person with Suspected or Confirmed COVID-19](#). Employers in critical infrastructure also have an obligation to manage potentially exposed workers' return to work in ways that best protect the health of those workers, their co-workers, and the general public.

When To Close Due To COVID-19 Infection

There's no blanket advice on when and how to close when an employee, staff member or member tests positive, or an employee calls in sick with symptoms related or unrelated to COVID-19.

- If you decide to close for a period of time, be sure to inform the **Vermont Department of Financial Regulation**, regardless of federal or state charter.
- Keep in mind the timeframe around virus transmission in relation to when employees were last in your credit union and when symptoms began.
- Keep track of where sick employee have been and what they handled. It may be prudent to close a portion of the office to deep clean but not the entire credit union.
- Communicate openly with members. People will create their own narrative if you don't give them information. Don't create a panic, but don't let a panic create itself through lack of information.
- Keep in mind the confidentiality of employees when describing why or how a closing is occurring.
- Employers should not identify or disclose to other employees or the public the reason that an employee is not at work.
- Vermont Department of Health and CDC guidance state that the virus can survive for up to three days on certain surfaces. If you feel that closing is necessary, you could conceivably close for 72 hours and deep clean. This may help to eliminate any remnants of the virus.
- Ultimately, whether to close is dependent on numerous factors including when symptoms began, what symptoms have developed, where an employee was in contact with items and people infected, and how often cleaning occurs. If you are questioning whether to remain

open after potential infection, read through the [CDC guidance for businesses](#) and contact the Vermont Department of Health for guidance.

When can employees return to work?

- Employees can return to work at least 72 hours after fever and symptoms have stopped, and at least 7 days have passed since symptoms first appeared. See [CDC guidance on symptoms](#).
- Employees who have come in close contact with someone diagnosed with COVID-19 should self-isolate for 14 days (see the definition of “close contact” above). Those employees can return to work if they don’t exhibit symptoms upon completion of the 14 days, or following negative results of a test administered after day 7 of quarantine.

Vermont Commercial Cleaning Service Providers

AVCU doesn't endorse these businesses, but provides this list of commercial facilities cleaners as a resource.

Company	Website	Phone	Location
Michelle Nolan's Cleaning Service	https://www.vtcleaningservices.com	802-355-6500	Northern Vermont
Conscious Cleaners	https://consciouscleaners.net	802-448-5050	Northwest and Central Vermont
Above Par Cleaning	https://www.aboveparvermont.com	802-868-4585	Northern Vermont
Cleantech Building Maintenance	http://www.cleantechvt.com	802-862-1230	Chittenden
Sunrise Cleaning Services	https://sunrisecleaningserviceinc.com	802-860-6166	Chittenden
All Seasons Janitorial, INC	https://www.allseasonsjanitorial.net	802-527-1661	Northern Vermont
Top Cleaning Restoration	https://www.topcleaningrestoration.com	802-748-3900	Central and Northern Vermont
Bell Cleaning Company	https://bellcleaningcompany.business.site	631-566-8032	Central Vermont
Green Home Solutions	https://www.greenhomesolutions.com/	888-506-9819	Central Vermont
Keep it Clean	http://hoodclean.com	802-225-6243	Central Vermont
Absolutely the Best Cleaning	http://absolutelythebestcleaning.biz	802-430-7162	Southern Vermont
D&D Cleaning Services	https://dd-cleaning-services.business.site	802-689-0358	Southern Vermont
Green Mountain Kleen	https://www.depoysmountainkleen.com	802-773-9354	Southern Vermont
Ilenes Cleaning Service	https://ilenes-cleaning-service.business.site/?utm_source=gmb&utm_medium=referral	802-737-5386	Chittenden
Janitronics Facility Services	https://janitronicsinc.com	802-373-5386	Chittenden
Cleaner Vermont	https://cleanervermont.webs.com	802-878-9131	Chittenden