DATE: May 1, 2020

BULLETIN: 2020-KDCU-ALERT-4

TO: Kansas Chartered Credit Unions

SUBJECT: Reopening Your Credit Union

REOPENING YOUR CREDIT UNION

As the State of Kansas and the credit union community move forward in the “new normal,” many will have questions on how to proceed with reopening their credit union locations. Your Business Continuity Management Plan may not have specifically addressed COVID-19, but it should contain the framework for restarting.

Safety and soundness are important, of course, but equally as important is the safety of your employees and members. There are a number of resources available, including:

- The CDC has guidance on reopening workplaces;
- FEMA has produced a fact sheet related to addressing personal protective equipment (PPE) needs in a non-healthcare setting; and
- OSHA has also prepared a booklet with information on dealing with COVID-19 in the workplace.

There is no set blueprint for this process as each credit union is different. Take a moment to stand in your lobby and look around. How do you adhere to social distancing guidelines? Do you have a physical barrier between your employees and members? Do you want one? How are you dealing with cash?

Credit unions have always been wary of individuals entering their lobbies wearing masks. Unfortunately, that will be part of the new normal. Have you provided procedures to your staff on how to handle mask-wearing members? Will you ask them to lower the mask for identification purposes?

What about your employee break room? Tables close together? Can you stagger usage of the room by your employees? Is your cleaning staff using appropriate products to clean, disinfect and sanitize everything every day?

Only credit union management can decide how best to prepare their staff, and credit union locations, for a return to in-person operations. Your employees will want to feel safe to serve members and your members will want to feel safe entering your lobbies. In an April 29, 2020, CNBC interview, Starbucks CEO Kevin Johnson may have provided the best advice: “monitor and adapt.”