Summary of COVID-19 Related Discussions on the Councils Community

As credit unions navigate the evolving COVID-19 pandemic, Council members are collaborating and sharing strategies via the Councils Community.

While state and local responses vary based on factors such as population density, documented cases, etc., a wide berth of topics have been discussed. The following is a summary of the topics covered and insights shared.

**ACTION ITEMS FOR COUNCIL MEMBERS:**

1) Check out the summary below. Your Council member-peers are a fantastic and helpful source of information during this time. If you wish to become involved in these discussions, either by posting a question or offering an idea or solution, visit [https://councilscommunity.cuna.org](https://councilscommunity.cuna.org).

2) We’re setting up a series of Community Chats. Watch the Community and your email for details about the dates and times.

**Pandemic Plans**
- Having a pre-existing pandemic plan vs. establishing one
  - Examples
  - Resources both for pandemic plan and increased security risks
  - Tech resources for remote access

**Lobby Closures/Service Disruptions**
- Drive-thru only; staff who can work remotely
- Dallas-area CEOs to strategize as a group for coherent response
- Concern for large cash withdrawals as panic response
  - Instituted a maximum daily/weekly withdrawal limit to curb panic-based actions
    - CU offers full range of activities through mobile/web, so no need to go to branch at this point (other than anxiety)
    - Not a limit, but a liability form that the member needs to sign for a large cash withdrawal
- Training to support contact center (and ability to work from home)
- Shifting staff to other locations (reduced operations/some closures)

**Loan Products/Relief for Members**
- Increasing number of skip-a-payment w/o fee
- Waiving or decreasing fees (for NSF, paying by phone, out-of-network)
- Introduced new payday loan for members
- Will offer loans to members affected by the virus based on previous emergency loan programs (government shutdown, strikes, etc.)
- Waiving normal credit guidelines
- MBLs? Possibly interest-only payments to offer relief

**Payroll/Staffing Issues**
- For now, keeping everyone on payroll, finding tasks for them to do (fielding calls, disinfecting branches)
- May allow staff to take PTO (even if in negative)
- Offering 60% of pay if not using PTO (for both full/part timers)
• If sick: PTO; if quarantined/in case of branch closure with no option for remote work: on payroll
• Meeting with board to hash out possibility: right now, PTO/unpaid
• Using inclement weather policy: pay them in event of branch closure
• If possible, allow them to work after hours (in event that employees need to stay home with children now that schools are closed)
• Adding 40 additional hours of sick time due to COVID-19 related issues (tracking those)
• All non-member-facing staff sent home
• Credit union will cover pay until disability pay kicks in after 60 days (if necessary)
• Expect a decline in productivity, but roll with it (have everyone who can, work from home, pay them if they need to be out due to school closures/quarantines due to virus)
• Supporting parents with day care options with school closures?

**Mandatory Quarantine/Self-Isolation**

• In the event of a mandatory quarantine, what services will be necessary to provide?
• Are CUs requiring staff who have traveled recently (whether for work or pleasure) to self-isolate?
• Requiring those with laptops to take them home nightly in the event a switch to remote only happens outside of business hours
• Annual Meetings, particularly in areas with a ban on public gathering of more than X people—is it possible to hold meeting virtually? If so, which platform?
  o Adhering to bylaws:
    ▪ Does the meeting need to be held within a specific timeframe?
    ▪ Is there an election at the scheduled meeting?
    ▪ Can the meeting be rescheduled?
  o Use of CUBallot

**Sample Communications**

• Updates to staff
• Messages to members
• Signage for branches
• Banners for website
• Social media messaging

**Remote Work Policies**

• Continuing with credit union’s existing policy, or adapting to increase eligibility?
• Maintaining security with remote work (VPN? Limiting access to files?)
• Equipment restrictions (not everyone has company-issued laptops)