PREPARING THE OFFICE

Over the next several weeks and months, as areas stabilize from the COVID-19 pandemic and government restrictions are relaxed and/or lifted, credit unions will begin to bring employees back into the office and lobbies will once again be open to members. The migration of a Work from Home (WFH) environment back to the office will look different for every credit union. The mix of returning employees will vary, and in some cases, a segment of the credit unions workforce may continue to work remotely for an extended period of time, if not indefinitely. One thing is clear; however, the management of the process is without precedent.

As credit unions begin to plan to reopen for business, they undoubtedly have questions and face several tactical issues. This document is intended to offer guidance and share ideas and concepts on how credit unions can effectively prepare to welcome the return of members in the most safe, efficient, and effective manner.

In speaking with numerous credit unions, we understand that several of the recommended practices and protocols have already been implemented by our members with tremendous success, but we believe they bear repeating.

Six Readiness Essentials

As we enter this next phase of recovery, a handful of primary areas will be applicable to nearly every credit union. From credit unions large and small, from those with multiple branches to those with only one office – each, in their own way, will be focused on following some type of reopening readiness essentials:

1. **Prepare the Lobby:** Every credit union will need to adopt rigorous cleaning procedures and protocols for employees and cleaning staff. The CDC has promulgated recommendations for how cleaning should be done.

2. **Prepare Your Employees:** Credit union management will need to mitigate the anxiety of staff returning to work through change management planning and communications.
Credit unions may want to consider policies deciding what employees will return to the office and when.

3. **Control Access**: Credit unions will want to develop protocols for verifying membership of anyone entering the building who is wearing some type of face covering. Policies for safety and health checks should also be considered to ensure the health of employees, members, and visitors.

4. **Create a Social Distancing Plan**: Decreasing density, schedule management and lobby traffic patterns should all be taken into consideration when welcoming members back into the credit union.

5. **Reduce Touch Points and Increase Cleaning**: Credit unions will need to sanitize all workspace areas, including offices, conference rooms, breakrooms, restrooms, and other areas prior to reopening the lobby and continuously thereafter.

6. **Communicate with Confidence**: Credit union management will need to recognize the fear associated with employees returning to work. Communicate often and clearly to ensure a trusting and transparent culture. Solicit employee feedback and respond promptly to any employee concerns.

Faced with common challenges, credit unions have a unique opportunity to come together in the true spirit of collaboration. We are already seeing it play out, as credit unions share their ideas, thoughts, concerns and best practices, and we believe there is no better path to successfully manage the complexity of the road that lies ahead.

**WORKING TOGETHER TO REOPEN THE CREDIT UNION TO SERVE MEMBERS**

**Safety & Wellbeing**

The health and safety of anyone who enters the credit union should be treated as a shared responsibility.

- All parties – management, employees, and members – should ascertain individual responsibilities and capabilities, and then work toward collectively improving the physical environment for the benefit of all those entering the credit union.
- Include plans and policies that address issuance of Personal Protective Equipment (PPE), implementation of new social distancing measures, and other actions taken to provide for the health and safety of employees and members – e.g., signage to maintain safe distances, capacity monitoring of elevators, protective guards at all service and reception areas.

**Shared Communications**

Creating a sense of safety and security for employees is a key component of a successful return to the office. This goal should be jointly owned by all credit union personnel. In a collective manner everyone needs to understand any new policies that will impact the way staff arrive at, move through, work in, and utilize the spaces in and around the credit union. Consider the following:
• Discuss the level of employee communication that will be needed before employees return to work on day one and beyond
• Agree and outline the responsibilities each individual will take in communicating safety measures and protocols that have been implemented to date – and that will continue to govern the day-to-day operations – to create a sense of security and safety for everyone who enters the credit union
• Discuss communication protocols and plans should risk increase suddenly

PREPARING THE OFFICE

Before employees return to the office that has experienced prolong periods of inactivity due to the COVID-19 pandemic managers should complete a variety of pre-checks and assessments to ensure a healthy and safe environment.

Employee Safety
• Anyone preparing the office after a period of reduced inactivity due to COVID-19 should be provided with:
  - Appropriate Personal Protective Equipment (such as masks, gloves, and eye protection)
  - Training in fitting, wearing, and using PPE as well as safe removal, sanitizing and disposal
  - Requirements for hand washing and social distancing
• After use, employees should dispose of PPE designed for a single use
  - After removing PPE, staff should wash their hands immediately, adhering to CDC guidelines and recommendations
  - Some face masks may be designed for single use only and should be disposed of safely after use
• Credit unions should follow all applicable safety practices, referring to all federal, state, and local requirements, policies, and procedures
• Consider any changes that may be necessary because of COVID-19 mitigation within the office

Cleaning, Disinfecting and Supplies
• Prior to initiating cleaning tasks, ensure all staff practice hand hygiene, washing hands thoroughly prior to putting PPE on, and follow Health, Safety, Security & Environment requirements with PPE
• Staff must be trained on proper disinfecting guidelines
PREPARING EMPLOYEES

As credit unions scramble to plan for the best way to bring staff back to the office, everyone is looking for answers to make the transition as smooth and successful as possible.

Mitigating Staff Anxiety

While office design, policies, and safety protocols are critical pieces of the puzzle, they do not touch on perhaps the most important aspect of employees return to work – the readiness of staff physically, emotionally, and psychologically.

Developing a plan to mitigate staff fears and concerns should be a top priority. Employees are worried about their personal health and the health of those they care about.

To help staff though what will be a turbulent, stressful, and unpredictable return to the office, credit unions should focus on the personal experiences of their employees from a work and life perspective. It is critical to understand how the pandemic has impacted their personal connection to the culture of the credit union.

During this unsettling time credit unions should take direct and practical action to ensure that leading up to, during, and after the return to the office they are successful in helping employees not just move forward, but thrive.

Change Management

Ensuring employees understand what the office will be like upon return is critical. Some employees may expect nothing to change, while others will assume everything will be different. Preparing employees and reminding them that these changes are designed to help keep them safe will ease anxiety.

Recommended practices for consideration include:

- **Re-engagement of employees**: Responses to working remotely during turbulent times are varied and unique. Understanding employees’ attitudes and perspectives inform the creations of strategies that enable success.
- **Early communication**: As plans are forming, keep employees informed as soon as appropriate.
- **Virtual Work Support**: Staff norms must evolve to be inclusive of those in and outside of the office as a new normal. All employees now need to be adept at utilizing virtual
collaboration tools. Likewise, managers must perfect the art of leading distributed teams.

- **Proactive virtual training**: Whether spaces are modified, or new protocols established, employees will need to learn new patterns of behavior. Developing an understanding of the new normal for the office may be addressed through virtual training.

- **Connection to a vision**: As changes in protocol and policies are unveiled, find ways to connect those messages back to the credit union vision. Understanding the “why” is a great way to reinforce the “what.”

### NEW POLICIES & PRACTICES

Policies will be important in setting the expectations for all employees. Many credit unions have allowed flexibility into some of their policies, especially those related to time-off, remote working and flexible work schedules. Upon setting the new framework coming back into the office, credit unions should consider what policies need to be change or be reinstated.

From the credit unions perspective, if policies have been adjusted for an extended period of time – for example, work from home – this may be viewed as the new norm. Credit unions should revisit relevant policies and determine the right approach during the transition back to the office. Communicating the importance of credit union policies, including any recent updates, and how they map back to the credit union’s vision will be critical in establishing a climate of employee awareness and compliance.

Policies for consideration might include the following:

- **Return to work policies**
  - For non-essential roles, determine what Work from Home policy should be followed
  - Protocols around a phased re-introduction of staff based on essential roles to re-open the office
  - Determine if and how to screen employees before they return to the office

- **Member policies**
  - Limiting access to certain lobby and office areas
  - Developing face covering protocols

- **Employee travel policies**

- **When employees should return to work**
  - Considerations around at-risk employees
  - Exceptions and processes for parents/caregivers when schools are closed, or other caregivers are unavailable

- **Policies related to Work from Home (WFH) environments**
  - May include ergonomic instructions, stipends, purchase program for WFH tools and equipment

- **Employees office policy and guidelines for the prevention of virus transfer. Categories to consideration include:**
  - Health screening and reporting
- Clearly defined action, roles, and responsibilities for communications in response to a potential COVID-19 case, designated confinement areas, FAQs
- Communication and escalation protocols outlining the management and decision-making processes of all parties involved in response to a potential COVID-19 emergency, including:
  - Protocols with health and other emergency services
  - Protocols with local or regional health institutions

Many credit unions have practices for employees to report an illness to Human Resources/Supervisors confidentiality and in accordance with applicable laws. The COVID-19 pandemic has tested the effectiveness of those practices in many cases. Re-evaluating the requirements and methods for reporting in these situations may need to be addressed.

**Data Privacy & Information Security**

An increasing number of cyber criminals are exploiting the COVID-19 pandemic for their own objectives. These criminals are targeting individuals and businesses through COVID-19 related messaging to deliver malware and ransomware, to steal user credentials, and to exploit remote access and conferencing systems. Credit unions should be particularly aware of the following risks:

**Social Engineering and Phishing Risks**

- Cyber criminals are using COVID-19 themed email phishing, SMS messages, malicious web sites and other applications that often masquerade as trusted parties and may compromise the credit union. To create the sense of trust, criminals may impersonate a sender’s information in an email to make it appear to come from a trustworthy source.

**Working from Home Risks**

The shift to working from home has exposed the use of potentially vulnerable services, increasing the risks to individuals and the credit union. Exploitations in remote working solutions, virtual private networks solutions, and video conferencing solutions have yielded a significant increase in the targeting of these systems recently.

**Mitigating these Risks**

How credit unions can mitigate these risks and increases in exploitations:

- **Social Engineering & Phishing**: continue to educate and communicate to employees about these new risks. Make sure employees are aware of new scams and how to report issues when they arise.
- **Working from Home Risks**: validate that protection software is deployed and up to date on all devices. Employees should be reminded to report any suspicious activity or issues to management.
Cleaning & Disinfecting the Credit union

In preparation for the return of employees to the office, employers should consider a variety of pre-employee return checks, tasks, and assignments. As part of the pre-return activity, credit unions may want to consider developing and/or updating a COVID-19 specific office plan that outlines strategies and tactics to combat and/or minimize the likelihood of spread in the office.

Below are some areas to consider.

| Cleaning | • Introduce and maintain advanced cleaning and disinfecting standards, such as routine cleaning and disinfecting of high-touch spaces and surfaces per health authority guidelines  
• Review and prepare plans for changes to cleaning scope or any additional services in response to COVID-19 protection  
• Perform advanced cleaning and disinfection of office  
• Sanitize all workspace areas, including offices, conference rooms, breakrooms, restrooms, and other areas  
• Review self-cleaning technology for high touch surfaces and applications for tablets and screens  
• Place signage in office and common areas promoting employee safety through emphasizing basic infection prevention measures, including posting hand-washing signs in restrooms |
|---|---|
| Supplies | • Ensure that an adequate stock of paper and plastic products exists (toilet paper, paper towels, etc.)  
• Provide tissues, no-touch trash cans, hand soap, alcohol-based hand sanitizer and wipes containing at least 60% alcohol, disinfectants, and disposable towels for employees to clean their work surfaces  
• Provide additional hand sanitizer, surface disinfectant wipes and tissues available in workspace, breakrooms, elevator lobbies and high traffic areas and other common areas |
| Personal Protective Equipment (PPE) | • Obtain and store enough supply of all required PPE  
• Train staff on the proper way to dispose PPE |

Social Distancing

Space planning solutions can be used to reduce transmission of contagious diseases among colleagues at work through social distancing. Solutions may differ depending on how many people are expected to return to the office versus continuing to work from home.
Understanding that dynamic will allow calculation of the total workforce expected to be accommodated in the office and assessment of the demand for workspaces.

- **Space use**
  - Determine a sound method for complying with social gathering limitations and restrictions. In some cases, these limitations may vary by location.

- **Circulation spaces**
  - Designate and signpost the direction of lobby traffic in main circulation paths: corridors, stairs, and entries
  - Consider one-way circulation routes through the office when feasible
  - Mark increments of locally acceptable social distance on floors where queues could form

- **Individual seats**
  - Only use alternate desks (checkerboard)
  - Add desks to spaces previously used for employee meetings
  - Increase space between desks
  - Specify seat assignments for employees to ensure minimum work distances

- **Meeting and shared spaces**
  - Decommission and re-purpose large gathering spaces
  - Prohibit shared use of small rooms by employees and convert to single occupant use only

**The 6 Feet Office**

As credit unions prepare to reopen for business after COVID-19, they will need to think about the new normal and how they will adjust. Social distancing – keeping a healthy distance from others – is now part of the daily language and behavior. And while the recommended distance may vary by location, the concept remains the same.

**Frequently Touched Surfaces**

Frequently touched surfaces are reservoirs for viral pathogens. By reducing the frequency of physical contact with items in the workplace that are also touched by others, individuals can reduce their exposure to communicable diseases. Solutions may be temporary or permanent.
In addition to providing disinfectant sprays and wipes adjacent to each touchpoint, consider the following range of precautions to reduce touchpoints:

**Light/power switches**
- Affix signage to remind employees to keep switches ‘on’ all day
- Install movement detectors to activate light switches
- Provide wall mounted disinfectant dispensers

**Doors and drawers**
- Remove non-essential doors
- Remove door handles if viable
- Affix doors in an open position

**Collaboration tools (conference phones, room reservation panels)**
- Disable/decommission room reservation panels outside meeting rooms
- Remove shared conference phones and encourage the use of mobile phones or laptop softphones for teleconferences
- Remove whiteboard pens and erasers and encourage individuals to bring and manage their own
- Provide whiteboard cleaning solution and disposable wipes adjacent to every board

**Shared equipment (printers, copiers)**
- Reduce the quantity of printers and copiers to dissuade printing

**Supplies storage**
- Secure supplies storage areas and designate specific staff to manage stock and distribute items

**Building Entry/Reception**

Credit unions should consider guidelines and recommendations to control building ingress and egress that promote ongoing safety and precautionary measures at those points. These might include:

**Entrances:**
- Member face covering protocols
- Hand sanitizer at doorways both inside and outside
- Temperature screening
- Floor markings for safe distancing for any queues or waiting areas
- Sanitized floor mats
Reception:
- Training reception staff on safe interactions with members/guests
- Test front-line personnel
- Protective screens placed between members, front-line staff and other member facing personnel
- Remove reception furniture to reduce member/public touchpoints
- Provide PPE to members/guests

Signage:
- Install signage at multiple, relevant locations in the entry sequence
- Explain building access rules and other protocols that impact how occupants use and move throughout the building

PPE and Cleaning:
- Provide receptacles for used/discarded PPE
- Monitor and review of existing cleaning guidelines and adjust or enhance as needed for cleaning paths of travel and high touch areas
- Develop new protocols for collecting and disposing of large quantities of potentially contaminated waste (especially if single-use PPE becomes common in the workplace)

Lobbies/Common Areas/Amenities
Consider guidelines and recommendations that promote safety and guide office occupants through common and amenities areas beyond the entry. These might include:
- Hand sanitizer in stairs, elevator lobbies, and all other office common areas
- Signage:
  - Wayfinding signage or floor markings to direct foot traffic and ensure safe social distancing
  - Explain new rules or protocols for common areas
- Casual gathering spaces:
  - Re-arranging furniture to promote social distancing
- Cleaning:
  - Monitor and review existing cleaning guidelines and adjust or enhance as needed for cleaning paths of travel and high touch areas
Elevators

Elevators represent a particularly challenging area to establish social distancing. Methods for managing the use of elevators might include the following:

- Social distancing queue management for waiting passengers
- Instructional signage displaying healthy elevator use protocols including passenger limits and safe distances in the carriage
- Signage inside elevator cars displaying healthy elevator use protocols – this may include floor stickers to establish distancing zones and describe where and how to stand
- Review elevator cleaning processes, and updates to ensure on-going cleaning of high touch surfaces like elevator panels/buttons

Arrival Experience

Utilize the credit union arrival area to reinforce messages, new policies, and protocols, which may include:

**Digital signage or posters**

- Remind staff how to stay safe and keep others safe in the office by maintaining social distancing, following new meeting guidelines, hand washing reminders, the use of virtual collaboration tools rather than meeting rooms and so forth
- Cultural reminders, such as:
  - The vision and priorities of the credit union at this time of change and stress
  - Taking care of employees is a high priority
  - Shared responsibility for the health of all employees

Hand sanitizer to encourage hand hygiene

Emergency Response

Provide reminders of how to manage an emergency in the credit union with relevant details defining who to notify, where to go, how to help, and how to respond afterwards.

Office Hygiene

Encourage good **personal hygiene** and infection control practices.

**Respiratory etiquette:**

- Encourage covering coughs and sneezes
- Turn away from others when coughing or sneezing
Hand hygiene:

• Promote frequent and thorough hand washing
• Make hand sanitizers available in multiple locations adjacent to common touchpoints

Avoid touchpoints:

• Provide disposable wipes so that common touchpoints (e.g., doorknobs, light switches, desks, desktop peripherals, remote controls, and more) can be disinfected by employees before each use
• Discourage the use or borrowing of other people’s phones, desks, offices, or equipment

Maintaining a clean workspace will assist in minimizing risk to employees. This involves:

Regular housekeeping:

• In open work environments, increase the frequency of cleaning and disinfecting frequently touched surfaces, equipment, and other surfaces in the workplace
• When choosing cleaning chemicals, credit unions should consult products from approved lists from governing authorities, and reference disinfectant labels, data, and specifications with claims against emerging viral pathogens

For shared/agile/flexible workspaces, consider:

• Creating and posting guidelines for desk and equipment sharing, disinfecting and use
• Removing shared keyboards and mice
• Providing dedicated storage space for storing personal items

New Office Operations

To maintain social distancing, minimize touchpoints and manage potential contamination of the workplace, consider the following practices:

Space use/density monitoring

• Conduct regular occupancy counts
• Implement a reservation/appointment system so employees can monitor lobby traffic and check member attendance before arriving in the office

Individual desks

• Implement a strict clean-desk policy so that non-essential items are not stored on the desk, but rather enclosed in cabinets or drawers
• Supply disposable daily paper placements for use at each desk
• If desks or work areas are shared, advise employees to sanitize all surfaces upon arrival at that seat. Supply disinfectants in the immediate proximity (or on each desk)
In-person meetings

- Coach employees to critically evaluate the need for in-person meetings
- Limit the number of attendees at in-person meetings and limit to spaces that accommodate safe distances
- Host large staff meetings via video conference rather than in-person

Ongoing Support

Credit union employees will need ongoing communication and training, especially during onboarding of new staff. Consider:

- A regular cadence of employee training on emergency procedures, good workplace hygiene, and effective work practices for Work from Home employees
- Posters, signage and displays related to employee learnings about new practices

Pandemic Recovery Plan

Each credit union should develop a recovery plan to address responses to pandemics. Consider:

- Creating an operational emergency response team consisting of volunteers, management, and staff
- Establish procedures for alert and outbreak verification to receive early warnings should the virus resurge
- Communications and dissemination of information for employees and members

Business Implications to consider

- Credit unions should create contingency plans to address the impact of a potential resurgence of COVID-19 after reopening
- Develop a response plan based on contingency scenarios, including a mechanism for triggering changes in the level of response
- Consider the financial impact a resurgence could have on members
- Assess supply needs and explore options for purchasing additional supplies required for business operations
- Investigate financial recovery assistance available through government programs
- Develop monitoring strategies aimed at collecting timely data relative to staff and operations (e.g., employee absenteeism or recovered cases with greater immunity), especially for any identified high-risk staff coming back to work
- Identify and connect with local COVID-19 information sources to stay current on local COVID-19 status and to stay abreast of early warning signs
WHAT’S NEXT

So, the question is what is going to be the ‘new normal?’ Though credit unions are going through a short-term disruption, by harnessing the power of collaborative information to understand how work is getting done, many credit union leaders will be able to make adjustments to minimize the impact.

Some credit unions are coming to the realization that some of their employees may never come back to the office – they will be permanent remote workers. This shift could have a significant impact on how credit unions think about office space, infrastructure and the technology that is going to have to be in place long term to support a new operational paradigm.

Beyond near-term potential savings on space, the shift could have additional positive impacts. If done correctly, some of the challenges of remote work – feelings of isolation, increased after-hours work and so forth – may be offset by increased employee engagement and satisfaction through more flexible hours, more time with friends and family, savings on transportation costs and avoiding long commutes. There is a lot to figure out as credit unions continue to manage the current situation. But the good news is that with tools, technology, and insights to be able to make better decisions, they can look at ways to minimize disadvantages and embrace the positives.