

Apple Financial Holdings, Inc.

Pandemic Plan

January 31, 2022

Contents

I.	PROCEDURES PURPOSE STATEMENT AND SCOPE	5
II.	DEFINITIONS.....	5
III.	KEY PROCEDURES COMPONENTS	10
1.	EXECUTIVE SUMMARY	10
2.	OBJECTIVES	11
3.	KEY COMPONENTS OF PANDEMIC PROCEDURES	11
A.	<i>PANDEMIC ASSUMPTIONS</i>	11
B.	<i>Pandemic Phases</i>	12
	Phase 1: Preparation Steps.....	12
	Phase 2: Pandemic Imminent.....	14
	Phase 3: Pandemic Onset Stage (Guarded)	18
	Phase 4: Pandemic Onset Stage (Elevated)	20
	Phase 5: Pandemic Onset Stage (Severe)/Declared	22
	Phase 6: Post-Pandemic Recovery Stage/Return To Office	26
C.	<i>MONITOR POTENTIAL OUTBREAKS</i>	34
4.	ESCALATION PROCEDURES.....	35
IV.	REQUIRED ANNUAL (12 MONTH) REVIEW	35
V.	OFF-CYCLE REVIEW AND APPROVAL PROCESS	35
VI.	EXCEPTIONS TO THE PROCEDURES	35
VII.	ROLES AND RESPONSIBILITIES	35
VIII.	PLAN TESTING	37
IX.	RECORD RETENTION	37
X.	QUESTIONS AND CONTACT INFORMATION	37
XI.	LIST OF REFERENCE DOCUMENTS	37
XII.	REVISION HISTORY	38
XIII.	APPENDIX.....	38
1.	PANDEMIC RESPONSE TEAM.....	38
2.	USEFUL WEB SITES	39
A.	<i>Pandemic Informational Web Sites</i>	39
B.	<i>Public Transportation Websites</i>	40
C.	<i>Office of Emergency Management</i>	40
3.	VACCINE GUIDANCE TO CONSIDER	40
4.	CRITERIA QUESTIONS TO ASK IF YOU SHOULD DECLARE A DISASTER.....	40
5.	POTENTIAL POLICIES TO BE REVIEWED/MODIFIED	40
6.	CLEANING/MEDICAL SUPPLIES	41
7.	PANDEMIC OFFICE READINESS QUESTIONNAIRE	42
8.	SECONDARY EVENTS.....	46
9.	AFTER ACTION REPORT.....	47
10.	AFTER ACTION REVIEW CHECKLIST	49
11.	PANDEMIC TRIGGERS AND PHASES	50
12.	SEASONAL FLU VERSUS PANDEMIC FLU.....	52

13.	SYMPTOMS OF COLD VERSUS FLU VERSUS CORONAVIRUS.....	54
14.	EMPLOYEE TIPS AND SUGGESTIONS FOR DEALING WITH A PANDEMIC.....	56
15.	HOTELING GUIDELINES.....	60
16.	PANDEMIC NOTIFICATIONS – SAMPLE COMMUNICATIONS	61
A.	<i>E-Mail Notification – Staff</i>	61
B.	<i>E-Mail Notification – Clients</i>	61
C.	<i>Employee Survey - Sample</i>	61
D.	<i>CPTED Home Security Checklist</i>	63
17.	SAMPLE POSTERS	66
18.	ACRONYM	71

PROCEDURES NAME: PANDEMIC PLAN

REVIEW AND TRACKING CHART

Effective Date*:	January 31, 2022
Version Number:	5.0
Review Frequency:	Annual (Every 12 Months)
Last Business Area Leader/Department Head Review Date*:	January 31, 2022
Next Business Area Leader/Department Head Review Date*:	January 31, 2023
Business Area Leader/Department Head:	Debi Gupta
Overarching Policy or Policies:	Pandemic Policy
Procedures Owner:	David R James VP-Business Continuity/Disaster Recovery Lead Sean Friedman AVP-Business Continuity/Disaster Recovery

I. PROCEDURES PURPOSE STATEMENT AND SCOPE

The Pandemic Plan (the “Plan”) refers to the implementation, management, monitoring, compliance at Apple Financial Holdings, Inc. (“AFH”), inclusive of Apple Bank for Savings and its subsidiaries (collectively, “ABS,” “Apple,” or the “Bank”), to the extent applicable to such entity, in accordance with applicable state and federal statutes, rules and regulations.

All ABS employees and third party resources engaged by the Bank must comply with the terms of this Plan to the degree applicable to them.

Many organizations perform essential functions and services that may be affected in the event of a disaster. Continuing to perform essential functions and provide optimal services is vital to an organization’s ability to remain a viable entity during times of increased threats. Since the threat to an organization’s continuity of operations is high during a pandemic outbreak, it is important for an organization to have a Pandemic Plan to ensure it can carry out essential functions and services.

Considering the possibility of a pandemic virus or any other highly infectious disease in our community or worldwide, the Pandemic Plan for Apple Bank for Savings (ABS) has been developed in the case where a threat of this magnitude impedes on the delivery of critical financial services. The Plan was prepared taking into consideration recommendations from federal, state, and local agencies (e.g., Centers for Disease Control and Prevention [CDC], New York State [NYS] Department of Health, as well as the Federal Financial Institutions Examination Council ([FFIEC] Guidance and pertinent agencies).

II. DEFINITIONS

- **Annual or Annually:** Every twelve (12) months.
- **Appendix D: Pandemic Planning:** This is the section in the FFIEC IT Examination Handbook that provides guidance for Pandemic Planning for institutions
- **Asymptomatic:** When a person is infected with the disease and is presenting no symptoms of the disease
- **Business Area Leader or Department Head:** The management level person who is responsible for (1) the business unit that has developed a set of Procedures and (2) the Annual review and approval of Procedures.
- **Clinical Trial:** Research experiments on human participants designed to answer questions about the new treatments

Cholera: Cholera is an acute, diarrheal illness caused by infection of the intestine with the bacterium *Vibrio cholera*. The infection is often mild or without symptoms, but can sometimes be severe. Approximately one in 10 (10%) of infected persons will have severe disease characterized. If symptoms go untreated, it may lead to death.

- **Community Spread:** Confirmed cases of a virus with unknown origin, meaning they cannot be traced to a close contact or a traveler.
- **Contract Tracing:** Fundamental activities that involve working with a patient who has been diagnosed with an infectious disease to identify and provide support to people (contacts) who may have been infected through exposure to the patient. This process prevents further transmission of disease by separating people who have (or may have) an infectious disease from people who do not.
- **Comorbidities:** Additional diseases or illnesses that a person experiences at the same time as the disease of focus.
- **Contact Tracing:** A method used to control the spread of a communicable disease. It involves identifying an infected individual and, with their help, retracing their steps and activities to identify who they were in contact with during their infectious period. Contacts are then informed of possible exposure and provided guidance on steps to take — such as quarantine and testing — to be aware of their status and to reduce the risk of the disease continuing to spread.
- **Droplets:** Small drops of liquid that come from our mouth, nose, and lungs when we talk, cough, sing, etc. Droplets are the main way that COVID-19 spreads.
- **Ebola:** Ebola Virus Disease (EVD) is a rare and deadly disease most commonly affecting people and nonhuman primates (monkeys, gorillas, and chimpanzees). Ebola virus spreads to people through direct contact with bodily fluids of a person who is sick with or has died from EVD. This can occur when a person touches the infected body fluids (or objects that are contaminated with them), and the virus gets in through broken skin or mucous membranes in the eyes, nose, or mouth.
- **Epidemic:** Refers to an increase, often sudden, in the number of cases of a disease above what is normally expected in that population in that area. Examples of an epidemic include Ebola and severe acute respiratory syndrome (SARS).
- **Epidemic influenza:** In general, a flu epidemic occurs when flu activity in an area (e.g., a city, a country, or another region) is higher than normal. Epidemics of influenza are not uncommon and can occur at any time; this is in contrast to pandemic influenza, which is quite rare
- **Epidemiology:** A branch of medicine, which deals largely with public health, including the incidence, distribution, analysis, and control of disease
- **Epidemiologist:** Experts who investigate the spread of infectious disease, including causes, risk factors, frequency, patterns, and populations.
- **Exposure:** Having come into contact with a cause of, or possessing a characteristic that is a determinant of, a particular health problem.
- **False Negative:** An incorrect test result indicating a person is not infected with a disease when, in fact, they are infected. Rapid COVID-19 tests may give false negative results.

- **Hot Zone:** This is the location where the epidemic or pandemic initially starts
- **Influenza (Flu):** The flu is a contagious respiratory illness caused by influenza viruses that infects the nose, throat, and sometimes the lungs. It can cause mild to severe illness, and at times can lead to death.
 - Seasonal influenza
 - Seasonal influenza viruses are influenza A and B viruses that spread and cause illness in people during the time of year known as the “flu season.”

Influenza Symptoms

- Fever* or feeling feverish/chills
- Cough
- Sore throat
- Runny or stuffy nose
- Muscle or body aches
- Headaches
- Fatigue (tiredness)
- Some people may have vomiting and diarrhea, though this is more common in children than adults.
- *It’s important to note that not everyone with flu will have a fever.
- **Immunosuppressed:** An individual who experiences reduced efficacy of the immune system as a result of health conditions. People who are immunosuppressed are at a greater risk of hospitalization and severe illness
- **Incubation period:** The amount of time a person carries a virus before showing symptoms.
- **Index Case:** The first documented case of an infectious disease.
- **Index Patient:** The first person infected with a disease in an epidemic. Interchangeable with the term “patient zero”
- **Influenza:** The flu is a contagious respiratory illness caused by influenza viruses that infects the nose, throat, and sometimes the lungs. It can cause mild to severe illness, and at times can lead to death.
- **Isolation:** The separation of a person or group of people known or reasonably believed to be infected with a communicable disease and potentially infectious from those who are not infected to prevent spread of the communicable disease. Isolation for public health purposes may be voluntary or compelled by federal, state, or local public health order.
- **Latency Period:** The time between when a person is infected with a virus and when they can infect others. The virus multiplies in the infected person during this time
- **Lockdown:** An emergency measure in which individuals are restricted from certain areas in an

attempt to control exposure or transmission of disease. In a lockdown during an epidemic, individuals are encouraged to stay home

- **Legal Contact:** The attorney from the Legal Department assigned to the group responsible for these Procedures. To the extent needed, the Procedures Owner may consult with the Legal Contact in drafting and updating the Procedures.
- **Malaria:** Malaria is a serious and sometimes fatal disease caused by a parasite that commonly infects a certain type of mosquito which feeds on humans. People who get malaria are typically very sick with high fevers, shaking chills, and flu-like illness.
- **Morbidity:** The number of people who are sick with a particular disease.
- **Mortality:** The number of people who die from a particular disease.
- **Outbreak:** The sudden occurrence of a disease in a community, which has never experienced the disease before or when cases of that disease occur in numbers greater than expected in a defined area. An outbreak may occur in a community or geographical area or may affect several countries. Examples of an outbreak include a localized measles outbreak.
- **Pandemic:** Refers to an epidemic that has spread over several countries or continents, usually affecting a large number of people. Examples of a pandemic include Bird flu, H1N1, Spanish Flu and Bubonic plague. It differs from an outbreak or epidemic because it:
 - Affects a wider geographical area, often worldwide.
 - Infects a greater number of people than an epidemic.
 - Is often caused by a new virus or a strain of virus that has not circulated among people for a long time. Humans usually have little to no immunity against it. The virus spreads quickly from person-to-person worldwide.
 - Causes much higher numbers of deaths than epidemics.
 - Often creates social disruption, economic loss, and general hardship.
- **Pandemic Virus:** An influenza pandemic occurs when a **new strain** of a virus emerges, spreading around the world and infecting many people at once. There are three basic conditions which determine the existence of pandemic influenza:
 - the “emergence” of an infectious disease in the human population,
 - causing severe illness among people, and
 - its rapid propagation from person to person across the continents.
- **Person to Person Transmission:** This refers to the ability of an influenza (flu) virus to spread from one person to another (instead of from an animal to a person, for example).
- **Pre-symptomatic:** The period of time when a person is infected with a virus but has not yet experienced any symptoms.
- **Prevalence Rate:** The measure of the approximate frequency of a diagnosis in a certain population.

- **PPE:** Personal Protective Equipment is specialized clothing and equipment used as a safeguard against health hazards including exposure to infectious diseases through physical contact or airborne particles. PPE is designed to protect parts of the body typically exposed in normal attire, including the nose, mouth, eyes, hands, and feet. Notably, N95 respirators are considered ideal for health care workers
- **Policies and Procedures Administrator (“PPA”):** The PPA is a member of Risk Management. The PPA monitors the occurrence and timeliness of scheduled Procedure reviews, obtains updated versions of Procedures, and ensures that they are uploaded to AppleNet within seven days of the approval dates of the documents. The PPA will also provide guidance on the PPGP (defined in this Section) to Bank Personnel.
- **Procedures Owner:** The person responsible for managing and tracking a set of Procedures. This includes initiating the required Annual review of the relevant Procedures and recommending updates to the Procedures, to the extent needed. Procedures Owners are responsible for providing the approved documents to the PPA (defined in this Section) for upload to AppleNet. The Procedures Owner will monitor these Procedures. Any non-compliance with the Procedures will be escalated to the Business Area Leader or Department Head for resolution.
- **Quarantine:** The separation of a person or group of people reasonably believed to have been exposed to a communicable disease but not yet symptomatic from others who have not been so exposed to prevent the possible spread of the communicable disease. Quarantine may be voluntary or compelled by federal, state, or local public health order.
- **Screening:** The act of verifying symptoms and potential exposure before testing for the virus.
- **Secondary Prevention:** Focuses on containing the spread of a disease, treatment, and rehabilitation.
- **Self-isolation:** The act of separating oneself from others
- **Self-quarantine:** The act of refraining from any contact with other individuals for a period of time to observe whether any symptoms of the disease will arise after potential exposure
- **Sensitivity:** Indicates how well a diagnostic test can accurately identify people who have the disease.
- **Serology/Antibody Tests:** Screening tests that analyze a blood sample to identify the presence of antibodies — evidence that a person has had a disease.
- **Shelter-in-place:** A rare, often mandatory order that requires individuals to remain at home unless obtaining basic necessities (like food, medicine) or receiving/conducting medical care. Exceptions, such as the ability to go on a walk for exercise, vary by location.
- **Social Distancing:** Social Distancing (a.k.a. Physical Distancing) means keeping a safe space between yourself and other people who are not from your household. To practice social or

physical distancing, stay at least 6 feet (about 2 arms' length) from other people who are not from your household in both indoor and outdoor spaces.

- **State of emergency:** Either state or local declaration that allows government officials to bypass laws, release funds and galvanize both citizens and medical staff.
- **Stealth transmission:** The spread of a virus through an asymptomatic person — meaning someone who has no symptoms, or extremely mild symptoms.
- **Super-spreader:** A highly contagious individual who can spread in infectious disease to a large number of uninfected people through a network of contacts
- **Symptomatic:** Showing symptoms, health officials believe that the risk of transmitting the virus is highest when an individual is symptomatic
- **Vaccine:** A biological preparation of organisms that provide immunity to a specific infectious disease
- **Variant:** A different form of a virus that emerges in a population as a result of viral recombination, mutation, and evolution.
- **Viral Dose:** An approximate number of infectious particles that enter the body as a result of contact with an infected person.
- **Viral Envelope:** A membrane made of fat molecules and some proteins that provides an additional layer surrounding the capsid of certain viruses, including SARS-CoV-2. Washing hands with soap is effective in reducing transmission because soap dissolves the envelope and kills the viral particle.
- **Viral Load:** An approximate measure of the amount of a virus a person has accumulated in their body.
- **Virus(es):** Microscopic organisms that invade and infect other living organisms. In order to replicate, they must be inside the host cell.

III. KEY PROCEDURES COMPONENTS

1. Executive Summary

Apple Bank for Savings adopts this Plan to prepare for and respond to a threat of influenza or other pandemic that causes serious widespread illness. This Plan will be made part of the Bank's Emergency Preparedness Manual. The Board of Directors appoints the CEO, and Head of Human Resources, as coordinators of the Plan. This document outlines Apple Bank's plan with respect to monitoring and managing our response to a Pandemic.

2. Objectives

The main objective of the Plan is to ensure the welfare and health of our employees and our customers. The Plan was also prepared to minimize the disruptions of critical functions and services, and help the Institution maintain the trust and confidence of our customers by providing guidance to the assist personnel in performing their respective duties and responsibilities to ensure the availability of the organization's critical financial services. In summary, the Plan works to assist people in:

- Avoiding or minimizing financial losses to the organization;
- Avoiding or minimizing human loss of life or injury (personnel and customers);
- Continuing to serve customers and financial market participants by resuming business operations and activities;
- Mitigating the negative effects disruptions can have on the organization's liquidity, credit quality, market position, strategic plans, reputation, and operations, by providing the approach to assist employees in:
 - Maintaining the organization's ability to remain in compliance with applicable laws and regulations.
 - Modifying business processes (internally to ABS and external business partners) and considering new threat scenarios requiring the Bank to maintain an updated and viable pandemic plan.
 - Accounting for potential wide-area disasters that impact an entire region and for the resulting loss or inaccessibility of staff, as well as interdependencies, both market-based and geographic, among financial system participants as well as infrastructure service providers.
 - Identifying the types of emergencies which may occur and the procedures to be followed based on the severity of each situation. These contingency plans need mobilization only for those areas of the Bank which need control. This method allows all remaining segments to continue normal operations and functionality.
 - Testing each type of emergency defined within this policy periodically to ensure that the outlined contingency plans are feasible and address all facets of a given emergency or disaster. This policy and other contingency plans are to be continually updated to current standards to reflect accurate and complete information regarding personnel, emergency services, evacuation plans, mobilization capabilities, and the organization's data or equipment, etc.

3. Key Components of Pandemic Procedures

A. PANDEMIC ASSUMPTIONS

Federal regulatory agencies require financial institutions to develop and implement a preparedness strategy with respect to the threat and potential impact of a pandemic event. The

following assumptions were used in the development of the Plan:

- **Delivery of Services:** Mainly critical financial services, products, and processes must be assessed for availability and continuous service. Non-essential services are not required or could be delayed.
- **Disruption of Service Provider:** Availability of public sector emergency providers can directly affect other key infrastructures components such as access to proper medical services, closing of schools, limited access to transportation, and others.
- **Duration:** Pandemics generally occur in multiple waves, with each wave lasting two to six months. Mild waves might be followed by others that are more severe.
- **Economy:** A pandemic may impact the overall economy, with demand and supply side effects in the short run. In the long term, people can find ways around obstructions and slowly recover the economy activity.
- **Nature of Threat:** Rapid human infectious disease that spreads rapidly and affects, simultaneously multiple global regions.
- **Staffing shortage:** No individual or organization is safe from the adverse effects that might result from a pandemic threat. The possible long-term absenteeism can range from 25% to 49% for a period of nine months. Managers and supervisors may have to deal with unprecedented absenteeism – caused by illness, family demands, or fear of contagion.

B. Pandemic Phases

The response plan is set up using 6 phases which identify the different roles and responsibilities for the groups listed in their respective tables. Refer to Section K Pandemic Triggers and Phases for guidance as to when each phase should be activated.

Phase 1: Preparation Steps

These are the activities that the Bank should take on an annual basis:

Sr. Management	
ID	STEP
1	Work with Human Resources to classify the different departments based on the nature of their interaction with the general public, this would be High, Medium, Low, None
2	Work with Human Resources to decide if they will include contractors/consultants in notifications and programs offered during an event
3	Review and update succession planning documents and organization charts
4	Identify critical products and services where the focus should be in case of an event
5	Review what expenses they reimburse the staff for, and will they expand this if staff need to work from home during an event
6	Work with IT to determine staff that may need equipment to work from home

Human Resources	
ID	STEP
1	Work with Sr. Management to classify the different departments based on the nature of their interaction with the general public, this would be High, Medium, Low, None
2	Work with Sr. Management to decide if they will include contractors/consultants in notifications and programs offered during an event
3	Work with Legal to review policies and procedures regarding monitoring employee health status

Site/Department Managers	
ID	STEP
1	Develop/review their reduced staffing recovery strategy, based on a 40% reduction in staff. It should include: <ul style="list-style-type: none"> Identify critical processes Identify which processes can be put on hold Identify how work will be prioritized Identify critical roles and if there are back up for them Identify any cross training that might be needed
2	Identify if there are any processes that need to be conducted on site, primary/recovery site, and during specific hours
3	Review their Service Level Agreements (SLA's)
4	Identify any staff that need a license, certification be bonded, etc. to do their job and determine what would be required to backfill those positions
5	Review their vendors/suppliers/contractors SLA's
6	Identify any critical staff who may be single points of failure
7	Identify if there are any items of value that might need to be shipped to a secondary location and work with the appropriate groups on how this can be handled
8	Create an inventory of supplies that would be needed during an event <ul style="list-style-type: none"> Paper, folders, envelopes Toner cartridges Pens, pencils, highlighters

Staff	
ID	STEP
1	Staff members should review and update their contact information

IT	
ID	STEP
1	IT needs to validate how many remote users the network can handle on an annual basis and how many concurrent licenses are available and determine if there is a need to increase the number available

BC Team	
ID	STEP
1	Work with the Training Group develops and provides Pandemic training to the staff
2	Provide support to management to identify critical processes, and crossed trained personnel

Bank Security	
ID	STEP
1	Bank Security should determine what steps to take if a facility needs to be shut down i.e. additional on-site security, monitor cameras, alarm systems, etc

Facilities	
ID	STEP
1	<p>Work with Vendor Risk Management to create an inventory of supplies that would be needed during an event. This should be reviewed and any items approaching their expiration date replaced:</p> <ul style="list-style-type: none"> • Cleaning supplies • Hand sanitizer, soap, paper towels • PPE/Medical supplies – including latex gloves, disposable surgical masks and N95 masks

Vendor Risk Management	
ID	STEP
1	<p>Work with Facilities to create an inventory of supplies that would be needed during an event. This should be reviewed and any items approaching their expiration date replaced:</p> <ul style="list-style-type: none"> • Cleaning supplies • Hand sanitizer, soap, paper towels • PPE/Medical supplies – including latex gloves, disposable surgical masks and N95 masks

General	
ID	STEP
1	<p>Mail room determines how and where to send deliveries for staff working at home during event</p> <ul style="list-style-type: none"> • Mail room will need to work with Human Resources to ensure they have proper addresses for the staff members

Phase 2: Pandemic Imminent

These are the activities that the Bank should take once a potential event has been identified by governmental agencies or the appropriate health organization. This could be an epidemic in another country or the US:

Sr. Management	
ID	STEP
1	Review and update pandemic response team
2	Review policies and procedures for dealing with clients face to face
3	Work with Compliance and Legal to review how the bank will handle overdrawn accounts and orders of garnishment if there is a Government payout. i.e. stimulus checks, to citizens due to the event
4	Work with IT to re-evaluate print from home policy and procedures
5	Work with Human Resources to review policies on paying staff if they are not able to work
6	Work with Department Managers to review and update succession planning documents and organization charts
7	Work with Human Resources to determine the proper protocols for video conference calls
8	Determine which positions can and should immediately become fully remote as well as any technology or other needs to achieve that goal
9	Review ability to keep facilities, especially branches, open and develop contingency plans unique to the pandemic

Human Resources	
ID	STEP
1	Review policies related to sick leave
2	Work with Sr. Management to review policies on paying staff if they are not able to work
3	Send out notifications to staff that if they are sick, they should stay home
4	Ensure that staff members have the correct insurance company provider contact information
5	Provide policies and training for employees in the use of personal protective equipment (PPE) when necessary
6	Review and classify workers based on OSHA exposure guidelines (see appendix for classification levels)
7	Communicate any vaccine or testing requirements to employees

Site/Department Managers	
ID	STEP
1	Evaluate staff vacation schedules: <ul style="list-style-type: none"> Managers may have to request staff to change their plans if there is a need for staff to cover for those who are out sick or caring for sick relatives
2	Identify if any staff or family members were recently in the initial “hot zone”
3	Ensure staff are cross-trained, if needed
4	Review training, policies and procedures manuals and determine if any changes need to be made and ensure they are current and available on-line
5	Review SLA’s for services provided to customers/clients
6	Review and update critical employees’ list
7	Identify critical partners and alternate contacts
8	Identify any staff who may need to be set up with remote access
9	Review any upcoming travel for their staff to see if they are heading to the “hot zone”, if so look

	to reschedule or if you can conduct the meeting via video conferencing
10	Review any upcoming key business activities, i.e. closings, payment dates, etc. and determine potential impact due to reduction in staff
11	Review critical processes and determine any changes in prioritization based on changes in staffing levels and circumstances
12	Monitor staff for changes in availability – This could be due to the need to self-quarantine, their own illness or family members that they need to take care of. If it is a family member then they might be able to work part time
13	Identify and escalate any issues to Sr. Management, these may include: <ul style="list-style-type: none"> • Staffing concerns • Any unmet needs i.e. equipment, requests to modify policies and procedures
14	Provide status updates to Sr. Management <ul style="list-style-type: none"> • Continued business operations • Regulatory or compliance requirements
15	Create an inventory of supplies that would be needed during an event <ul style="list-style-type: none"> • Paper, folders, envelopes • Toner cartridges • Pens, pencils, highlighters
16	Conduct a risk assessment <ul style="list-style-type: none"> • What are the risks to our staff? • What are the risks to our operations? • What are the risks to our markets? • What are the risks to our income and profitability? • What are the risks to our customers? • How will this impact our ability to meet customer expectations?
17	Review vendor/supplier/third party providers for the following: <ul style="list-style-type: none"> • Potential impact on staffing levels • Identify escalation lists and methods of contact for vendors • Determine if SLA's can be relaxed and if so by how much

Staff	
ID	STEP
1	Review and validate contact information on the Bank's HRIS System (ADP)
2	Review any potential clients visiting to determine if they are coming from the "hot zone", if so look to reschedule or if you can conduct the meeting via video conferencing
3	Ensure that all files are on-line, and documents are scanned
4	Review their childcare plans, if applicable. This should take into consideration childcare facilities and schools potentially shutting down and how they would deal with that
5	Work with IT to conduct a test of remote access capability 10% of staff with remote access and then 25% of staff with remote access, if applicable

IT	
ID	STEP

1	Work with Staff to conduct a test of remote access capability 10% of staff with remote access and then 25% of staff with remote access, if applicable
2	Validate how many concurrent licenses are available for remote access and determine the need to increase the number available
3	Ensure that they will be able to support the staff working remotely as they will not be able to send a technician to the staff having an issue
4	Determine if implementing shift work will impact system back-ups
5	Work with Sr. Management to review print from home policy and procedures

BC Team	
ID	STEP
1	Work with Human Resources to monitor CDC and other governmental agencies for status/tracking of disease – identify the agencies and their websites in your plan (see below for list of websites based on office locations you may want to add additional city and state OEM sites. Sign up for any alerts that they offer.)
2	Work with the Incident Management Team to identify any work around procedures that may need to be implemented based on staff working remotely, different shifts or social distancing
3	Work with Corporate Communications to review and update the communications plan
4	Review options for social distancing, implementing shift work and using your recovery locations
5	Work with Human Resources to distribute prevention guidelines to staff – This includes what to look for, how to monitor themselves and family members for symptoms, modes of transmission, hygiene training and what their responsibilities would include. This should also include the “Seasonal Flu versus Pandemic Flu” overview document. (see appendix)

Bank Security	
ID	STEP
1	Evaluate the need for additional physical security – This can be at primary and recovery locations if activated

Facilities	
ID	STEP
1	<p>Work with Vendor Risk Management to conduct a check of your inventory and supplies and see if you need to order anything that might be running low or could be difficult to get as the event spreads:</p> <ul style="list-style-type: none"> • Cleaning supplies • Hand sanitizer, soap, paper towels • Medical supplies – including disposable surgical masks

Vendor Risk Management	
ID	STEP
1	Work with Facilities to conduct a check of the inventory and supplies and see if anything needs to be ordered, anything that might be running low or could be difficult to get as the event

	spreads: <ul style="list-style-type: none"> • Cleaning supplies • Hand sanitizer, soap, paper towels • Medical supplies – including disposable surgical masks
2	Review vendor/supplier/third party providers for the following: <ul style="list-style-type: none"> • Potential impact on staffing levels • Identify escalation lists and methods of contact for vendors • Determine if SLA's can be relaxed and if so by how much

General	
ID	STEP
1	Human Resources/Finance should evaluate the need to modify insurance coverage
2	Review options for social distancing, implementing shift work and using your recovery locations

Phase 3: Pandemic Onset Stage (Guarded)

Sr. Management	
ID	STEP
1	Review any issues escalated by the business and determine next steps
2	Consider rolling out a limited Work From Home implementation

Human Resources	
ID	STEP
1	Needs to track absentee levels <ul style="list-style-type: none"> • This may be done via the Banks attendance system
2	Send out notifications to staff that if they are sick, they should stay home
3	Work with Sr. Management to review travel policy for all travel
4	Review and determine guidelines for "Self-Quarantine" <ul style="list-style-type: none"> • What are the triggers i.e. travel to a location, potential symptoms, etc? • How long it should last • Does it just apply to the employee, or will it be invoked if a family member meets the guidelines • Do they need to provide any documentation before returning to the office
5	Review policy for meeting size, what is the maximum number of people that will be allowed
6	Post signage outlining the symptoms of COVID-19 and what to do if staff are experiencing them
7	Determine if there should be a ban on communal food platters and drinks

Site/Department Managers	
ID	STEP
1	Assess staffing for changes in availability – This could be due to the need to self-quarantine,

	their own illness or family members that they need to take care of. If it is a family member then they might be able to work part time
2	Review critical processes and determine any changes in prioritization based on changes in staffing levels and circumstances
3	Reach out to staff working remotely to verify they have all the resources needed to do their job
4	Identify and escalate any issues to Sr. Management, these may include: <ul style="list-style-type: none"> • Staffing concerns • Any unmet needs e.g. equipment, requests to modify policies and procedures
5	Provide status updates to Sr. Management <ul style="list-style-type: none"> • Continued business operations • Regulatory or compliance requirements

Staff	
ID	STEP
1	Work with IT to conduct a test of remote access capability 50% of staff with remote access, if applicable
2	Familiarize yourself with conference call protocol, refer to Appendix Section 14, Employee Tips and Suggestions For Dealing With a Pandemic - Video Conference Guidelines

IT	
ID	STEP
1	Work with Staff to conduct a test of remote access capability 50% of staff with remote access, if applicable
2	Develop process to deal with equipment that needs to be repaired <ul style="list-style-type: none"> • Where will it be shipped • What is the process to ship it to IT and the staff • What will staff do while they wait for it to be repaired or replaced

BC Team	
ID	STEP
1	Work with Human Resources to monitor CDC and other governmental/medical agencies for status/tracking of disease. Refer to the websites listed for updates
2	Work with Corporate Communications to update the Bank's "Employee Information Line" and internal website <ul style="list-style-type: none"> • If the Employee Information Line is staffed by employees as opposed to a recording, plans need to be reviewed on maintaining it with reduced staff. Will the company continue to manage it or outsource it to a 3rd party provider

Corporate Communications/Marketing	
ID	STEP
1	Work with Relationship Manager to send updates to clients outlining potential changes in procedures and any recommendations for processing their work, these may include:

	<ul style="list-style-type: none"> • Conduct meetings by phone as opposed to in person • Conduct business using on-line and mobile tools where possible • Limit any physical contact, i.e. avoid shaking hands
2	Review any upcoming advertising and promotions to determine if they need to be modified or cancelled
3	Notifications should be posted and sent to staff not to share personal equipment i.e. phones, keyboards, mouse, etc., if this is required then ensure there is disinfectant available to clean the equipment before each use

Facilities	
ID	STEP
1	Work with Mail Room to make arrangements to ship any equipment to staff
2	Set up protective barriers for customer facing staff i.e. clear dividers on staff desks
3	Post notices and install markers assist with social distancing where staff and customers may need to line up or in waiting area's (approximately 6ft apart)
4	Implement enhanced cleaning protocol for occupied facilities

General	
ID	STEP
1	Facilities/Mail Room to make arrangements to ship any equipment and/or furniture to staff <ul style="list-style-type: none"> • Need to determine method and speed of shipping i.e. ground vs. overnight

Phase 4: Pandemic Onset Stage (Elevated)

Sr. Management	
ID	STEP
1	Work with Human Resources to review those position considered critical by Government agencies and determine which staff may qualify
2	Work with Human Resources to determine how they will want to deal with any staff deaths from the event and how they will notify staff if any staff members die during the event
3	Review Work From Home implementation and expanding it, as needed

Human Resources	
ID	STEP
1	Track absentee levels <ul style="list-style-type: none"> • This may be done via the Banks attendance system
2	Send out reminder notifications to staff that if they are sick, they should stay home
3	Track staff members last day in the office before working remotely
4	Validate that the Bank's policies are consistent with public health recommendation and state and federal guidance

5	Work with Legal and Facilities to develop a methodology for contact tracing and how the Bank will notify staff of potential positive cases identified in the office. This should include: <ul style="list-style-type: none"> • How you will identify who may have been in contact with the infected person • What information will be provided • Who will provide this information • What are the next steps staff should be taking
6	Work with Legal to review Regulatory Agency guidance as to what questions can be asked during contact tracing and what to do if staff will not respond to the questions

Site/Department Managers	
ID	STEP
1	Continue to assess staffing for changes in availability – This could be due to the need to self-quarantine, their own illness or family members that they need to take care of. If it is a family member then they might be able to work part time
2	Review critical processes and determine any changes in prioritization based on changes in staffing levels and circumstances
3	Identify and escalate any issues to Sr. Management, these may include: <ul style="list-style-type: none"> • Staffing concerns • Any unmet needs e.g. equipment, requests to modify policies and procedures
4	Provide status updates to Sr. Management <ul style="list-style-type: none"> • Continued business operations • Regulatory or compliance requirements

Staff	
ID	STEP
1	Update Human Resources and their managers if they change their location while working remotely. This could impact the following: <ul style="list-style-type: none"> • Where documents or equipment may need to be shipped • Tracking potential events and locations that might be impacted i.e. hurricanes
2	Complete medical survey

BC Team	
ID	STEP
1	Work with Human Resources to monitor CDC and other governmental/medical agencies for status/tracking of disease. Refer to the websites listed for updates
2	Tracks any changes to public transportation
3	Tracks any school closures and potential impact on staff
4	Work with IT and Human Resources to update the event page dedicated to providing information about the event
5	Work with Corporate Communications to update the Bank's "Employee Information Line" and internal website

Corporate Communications/Marketing	
ID	STEP
1	Work with BC Officer to update the Bank's "Employee Information Line" and internal website
2	Send out suggestions for working from home

Legal	
ID	STEP
1	Notify the appropriate Regulatory agencies of office/branch closure and relocation, if applicable

Facilities	
ID	STEP
1	Work with the Building Manager and Cleaning Crew to ensure that all refrigerators have been emptied if the facility is going to be shut down
2	Track PPE usage to determine how much is being used and modify re-order schedule as applicable
3	Work with Bank Security to determine which doors they can keep open to better facilitate air circulation and not violate any Fire Code regulations

Bank Security	
ID	STEP
1	Consider increasing their rounds of the facility to ensure the safety of equipment and employees personal belongings as fewer staff are on-site and that they may not have been able to remove any personal items
2	Provide a methodology for staff working from home to report any safety concerns they may have

General	
ID	STEP
1	If there are any items of value stored in the facility make arrangements to ship them to a secondary facility, if necessary

Phase 5: Pandemic Onset Stage (Severe)/Declared

These are the activities that the bank should take once an event has been declared by governmental agencies or the appropriate health organization.

Sr. Management	
ID	STEP
1	Implement Work From Home procedures for all applicable staff
2	Review and modify procedures for face-to-face contact with clients, as needed – this can be especially important for bank branches

3	Review the need for an on-site medical professional for the duration of the event If there are no on-site medical staff
4	Reach out to the family and offer condolences if any staff members or their family members get sick or die
5	Work with Corporate Communications to send out regular status updates to the staff informing them on the event and the Bank's response
6	Work with Human Resources to review those position considered critical by Government agencies and determine which staff may qualify
7	Work with Legal to review any guidance around any government financial payments, i.e. stimulus checks and if they are exempt from any garnishment requirements related to child support, liens, lawsuits, fee reimbursements/waivers, forbearance related to loan products etc...

Human Resources	
ID	STEP
1	Work with Sr. Management to review those position considered critical by Government agencies and determine which staff may qualify
2	Validate that the Bank's policies are consistent with public health recommendation and state and federal guidance
3	Track absentee levels via the Banks attendance system and Pandemic survey
4	Continue to send out notifications to staff that if they are sick, they should stay home
5	Work with Facilities to track staff members last day in the office before working remotely
6	Work with Legal to monitor any potential changes to regulations related to staff due to the event i.e. notification if anyone was potentially exposed to the virus, guidelines around testing, record keeping

Site/Department Managers	
ID	STEP
1	Review any upcoming key business activities, e.g. closings, payment dates, etc. and determine potential impact due to reduction in staff
2	Track vacation schedule during this time – Managers may need to adjust staff vacation schedules to cover for those staff members who are out sick or caring for sick relatives
3	Conduct a staff assessment to see who was impacted, to what extent and if alternative plans should be made based on changes in availability – This could be due to the need to self-quarantine, their own illness or family members that they need to take care of. If it is a family member then they might be able to work part time.
4	Determine if there is a need to hire temporary staff to assist with processing work <ul style="list-style-type: none"> There may be a delay in hiring temporary staff due to limited applicant pool and delays in conducting background checks
5	Review policies and procedures and see if any need to be modified based the severity of the event and if a Risk Acceptance is needed
6	Set a schedule for conference calls to check in with staff working remotely
7	Review how critical staff get to work if they need to come into the office – if they take public transportation consider renting them a car or paying for car service

8	Identify and escalate any issues to Sr. Management, these may include: <ul style="list-style-type: none"> Staffing concerns Any unmet needs e.g. equipment, requests to modify policies and procedures
9	Provide status updates to Sr. Management <ul style="list-style-type: none"> Continued business operations Regulatory or compliance requirements
10	Implement work around procedures, as needed
11	Work with Risk Management and Compliance to ensure that the business is staying within the guidelines agreed to for any Risk Acceptances or changes to policies and procedures
12	If there are multiple offices separated by large distances review if work transfer is possible depending on the severity of the event
13	Work with Vendor Risk Management and Vendor Management to review vendor/supplier/third party providers for the following: <ul style="list-style-type: none"> Events impact on staffing levels Response rates to determine if they are meeting their SLA's on a periodic basis to see if anything is changing Assess availability to see how they are being impacted and if there are any impacts on processing, they are responsible for or with the firm/department Check for any changes in the escalation process

Staff	
ID	STEP
1	Update Human Resources and their managers if they change their location while working remotely. This could impact the following: <ul style="list-style-type: none"> Where documents or equipment may need to be shipped Tracking potential events and locations that might be impacted i.e. hurricanes
2	Assess client availability and response time to see how they are being impacted and how it impacts any processing with the firm/department

IT	
ID	STEP
1	Assess Technology Service Providers availability and response time to see how they are being impacted and how it impacts any processing with the firm/department
2	Review network accessibility, availability, and speed
3	Review remote network accessibility, availability, and speed to determine if staff working remotely are being impacted by increased usage
4	Consider use of lockers to provide and collect equipment from staff to reduce physical contact

BC Team	
ID	STEP
1	Work with Human resources to monitor governmental and regulatory agencies to see if they have added or relaxed any restrictions i.e. travel or guidelines related to social distancing
2	Work with Incident Management Team to implement social distancing, this is the practice of

	keeping a minimum of 5 – 10ft between staff members
3	Work with Human Resources to monitor CDC and other governmental/medical agencies for status/tracking of disease. This should include rates of infection, hospitalizations, and fatalities. Refer to the websites listed for updates; you should also look to sign up for any alerts that they offer.
4	Track status of the public transportation system
5	Tracks any school closures and potential impact on staff
6	Work with Corporate Communications to update the Bank's "Employee Information Line" and internal website

Corporate Communications/Marketing	
ID	STEP
1	Work with Sr. Management to send out regular status updates to the staff informing them on the event and the Bank's response
2	Post guidelines on hand washing and cleaning for staff (see samples in appendix)
3	Work with BC Officer to update the Bank's "Employee Information Line" and internal website
4	Review and upcoming advertising and promotions to determine if they need to be modified or cancelled

Facilities	
ID	STEP
1	Distribute cleaning materials and sanitizers to cleaning staff and, on the floors,
2	Provide surgical masks, latex gloves and hand sanitizer for clients coming to the office
3	Arrange for more frequent cleanings of the facility with a focus on common area's
4	Review employee workspace – dividers, sanitation supplies, no touch trash container, non-upholstered chairs
5	Work with Vendor Risk Management to monitor inventory and supplies and determine if there is a need to order anything that might be running low or could be difficult to get <ul style="list-style-type: none"> Determine what would happen if the firm/department run low and are not able to restock
6	Work with Human Resources to track staff members last day in the office before working remotely

Vendor Risk Management	
ID	STEP
1	Work with Facilities to monitor inventory and supplies and determine if there is a need to order anything that might be running low or could be difficult to get <ul style="list-style-type: none"> Determine what would happen if the firm/department run low and are not able to restock
2	Work with Relationship Managers to review vendor/supplier/third party providers for the following: <ul style="list-style-type: none"> Events impact on staffing levels Response rates to determine if they are meeting their SLA's on a periodic basis to see

	if anything is changing <ul style="list-style-type: none"> Assess availability to see how they are being impacted and if there are any impacts on processing, they are responsible for or with the firm/department Check for any changes in the escalation process

Bank Security	
ID	STEP
1	Monitor the alarms and cameras to ensure no one is accessing the facility, if the facility has been shut down

Legal	
ID	STEP
1	Work with Sr. Management to review any guidance around any government financial payments, i.e. stimulus checks and if they are exempt from any garnishment requirements related to child support, liens, lawsuits, fee reimbursements/waivers, forbearance related to loan products etc...
2	Work with Human Resources to monitor any potential changes to regulations related to staff due to the event i.e. notification if anyone was potentially exposed to the virus, guidelines around testing, record keeping
3	Notify the appropriate Regulatory agencies of office/branch closure and relocation, if applicable

Risk Management/Compliance	
ID	STEP
1	Work with Site/Department Managers to ensure that the business is staying within the guidelines agreed to for any Risk Acceptances or changes to policies and procedures

General	
ID	STEP
1	Track PPE usage to determine how much is being used and modify re-order schedule as applicable
2	Track what has been working and what needs to be modified so it can be included in the after-action report

Phase 6: Post-Pandemic Recovery Stage/Return To Office

These are the activities that the bank should take once the event is ending or is over and things are getting back to normal:

Sr. Management	
ID	STEP

1	<p>Work with Human Resources and Facilities to determine how to phase the staff back into the office to allow for social distancing</p> <ul style="list-style-type: none"> • How to prioritize which business areas to bring back first <ul style="list-style-type: none"> – Take into consideration what makes sense for the individual business areas • Potential phases 30% / 50% / 80% • Will the staff need to wear PPE • Will the Bank provide PPE to the returning staff if they request it • Will the Bank keep the rotating staff or keep the same staff and gradually increase who you allow back into the office • Consider shutting down general seating and small conference rooms • Make use of signage and removal of chairs should be employed to help enforce social distancing
2	Work with Site/Dept. Managers to consider how comfortable customers are coming back into the office when determining the timing of opening those facilities
3	<p>Work with Human Resources to identify factors/rates to be considered when opening an office:</p> <ul style="list-style-type: none"> • Infection rates and how long have they been trending that way • Mortality rates and how long have they been trending that way • Financial impacts • Regulatory impacts • Legal impacts • Policy impacts • Government recommendations
4	Monitor what other banks are doing related to reopening their facilities
5	<p>Work with Human Resources to:</p> <ul style="list-style-type: none"> • Conduct a survey to see how comfortable staff are with returning to the office • Identify any staff concerns and if they are looking to come back full-time in the office, work from home full-time or a combination of the two • Determine how to deal with staff who do not feel comfortable returning to the office
6	Work with Human Resources to ensure they have documented the reasons for why they may open some offices but keep others closed, i.e. number of cases declining, Governor lifted restrictions, etc.
7	Work with Human Resources to review current restrictions on travel and conferences for staff and consultants
8	Work with Human Resources to review if there are any restrictions on when clients/visitors are allowed back into the office and if there will be any testing before they are allowed on-site i.e. temperature check. Once they are allowed, capture information from each visitor (city of residence, travel to hotspots) and contact information
9	<p>Communicate the following messages to the staff:</p> <ul style="list-style-type: none"> • We are happy to have you back • We want you to feel safe • The company will continue to operate
10	<p>Consider distributing a Welcome back kit to the staff, it would consist of:</p> <ul style="list-style-type: none"> • Masks • Gloves • Cleaning wipes e.g. Lysol or Clorox wipes • Communication from the pandemic team on what to expect and thanking them for

	their hard work
11	<p>Work with Corporate Training to develop training program for staff on what they need to know before returning to the office, it should include, but not limited to:</p> <ul style="list-style-type: none"> • Social distancing guidelines • Use of PPE • Limits on size of in-person meetings • If there will be any testing conducted • Guidelines on use of stairs and elevators
12	<p>Work with Facilities to review space reconfiguration based on proximity of workstations and height of walls separating them</p> <ul style="list-style-type: none"> • Do the partitions need to be made taller to provide an additional barrier between staff • Do the workstations need to be moved further apart
13	<p>Work with Facilities to review space planning needs and the potential impact of allowing staff to work from home. Is there the option of going to a hoteling model and if so, what steps would be taken to ensure proper cleaning of the seating area</p>
14	<p>Work with IT to determine if staff should ship equipment back to the office or hold on to it in case of additional waves where staff may need to work from home again</p> <ul style="list-style-type: none"> • If they need to ship it back they need to determine method and speed of shipping i.e. ground vs. overnight • If the decision is for staff to keep some or all of the equipment at home, make arrangements to purchase replacements
15	<p>Work with Human Resources to be prepared to close the office again during future waves of the event. Identify what the triggers are to close the office:</p> <ul style="list-style-type: none"> • Government/Medical Agency declaration • Increase in infection rates and how long have they been trending that way • Increase in mortality rates and how long have they been trending that way
16	<p>Determine what steps will be taken to invoke previously approved Risk Acceptances for future waves, will they need to go through the full process or fast track it if nothing has changed</p>

Human Resources	
ID	STEP
1	<p>Work with BC Officer to monitor CDC and other governmental/medical agencies for status/tracking of disease. This information can be used to decide on having staff return to the office. (Refer to the websites listed for updates; you should also look to sign up for any alerts that they offer.) Some of the information to track should include:</p> <ul style="list-style-type: none"> • Vaccination rates • Infection rates • Rate of hospitalizations and fatalities
2	<p>Work with BC Officer to monitor Government restrictions to ensure they have been lifted before requesting staff return to the office</p>
3	<p>Work with Sr. Management to:</p> <ul style="list-style-type: none"> • Conduct a survey to see how comfortable staff are with returning to the office • Identify any staff concerns and if they are looking to come back full-time in the office,

	<p>work from home full-time or a combination of the two</p> <ul style="list-style-type: none"> Determine how to deal with staff who do not feel comfortable returning to the office
4	Review Regulatory Agencies to validate that the Bank's policies are consistent with public health recommendation and state and federal guidance
5	Communicate protocols for anyone reporting symptoms. Communicate strongly to all employees that if they are not feeling well, do not come into the office. They should either take sick days or work from home
6	Distribute any questions that staff may be required to answer prior to entering the building to staff. This will help reduce the amount of time staff need to wait in line to enter the facility
7	<p>Track absentee levels</p> <ul style="list-style-type: none"> This may be done via the Banks attendance system Track any decreases in staff calling in sick
8	<p>Direct employees to EAP provider to deal with:</p> <ul style="list-style-type: none"> Dealing with any deaths of employees, family members or friends Any stigma that people feel associated with the virus Any illnesses that might prevent staff from returning to work Family issues
9	Develop a tracking/reporting program for any staff who develop the virus after returning to work
10	Review if there are any restrictions when having staff/contractors return to the office based on where they are coming from, i.e. there still may be requirements to self-quarantine if they are travelling from certain locations
11	Consider the need for segregating staff based on potential risk levels, i.e. age, pre-existing medical conditions, etc.
12	<p>Consider requiring temperature checks for all staff/contractors entering the office, if they are implemented the following issues need to be considered:</p> <ul style="list-style-type: none"> Identify what temperature would be considered the cutoff point to send staff home How long will they be conducted Who will be taking the staffs temperature and what are their qualifications What tools will they be using to take the staff temperature Where will the results be stored and who will have access to them What is the plan is a staff member does not agree to take part in the testing If this is implemented departments need to stagger start times to limit the number of staff waiting to enter the building
13	Consider having staff/contractors get tested for virus or anti-bodies before allowing them back into the office and who should conduct the testing
14	Work with Sr. Management to determine if they will mandate the vaccine for all staff, with limited exception i.e. medical or religious
15	<p>Work with Sr. Management to determine if they will institute any rules for those staff who do not get the vaccine</p> <ul style="list-style-type: none"> Mandate weekly testing Need to wear masks full time when on-site
16	Determine how often staff should change PPE
17	Consider banning personal visitors
18	Work with Bank Security to be able to show when a person came into the office and where that person sat and who was sitting nearby, if someone tests positive. If they were in any meetings,

	be able to answer who else was an attendee in those meetings.
19	Check with the health insurance provider to see if there have been any changes to coverage
20	Bank will resume normal HR policies and procedures that may have been modified during the event
21	Send out notifications stating staff should not be sharing equipment or desk items
22	Work with Sr. Management to be prepared to close the office again during future waves of the event. Identify what the triggers are to close the office: <ul style="list-style-type: none"> • Government/Medical Agency declaration • Increase in infection rates and how long have they been trending that way • Increase in mortality rates and how long have they been trending that way

Site/Department Managers	
ID	STEP
1	Work with Facilities to identify any shared equipment and ensure there are cleaning supplies available for staff to wipe it down
2	Ensure that their staff start processing any backlogged transactions that were put on hold during the event
3	Ensure that their staff begin accepting/processing new transactions
4	Identify and escalate any issues to Sr. Management, these may include: <ul style="list-style-type: none"> • Staffing concerns • Any unmet needs i.e. equipment, requests to modify policies and procedures
5	Provide status updates to Sr. Management <ul style="list-style-type: none"> • Continued business operations • Regulatory or compliance requirements
6	Work with Risk Management/Compliance to review that the business stayed within the guidelines agreed to for any Risk Acceptances or changes to policies and procedures
7	Consider setting designated timelines for meals/breaks to avoid gathering of staff
8	Determine if there is a need for temporary staff to assist with any back-log processing
9	Review changes to policies and procedures to determine which ones the department may want to maintain
10	Work with Human Resources to monitor usage of facemasks to ensure it is based on guidelines set forth by the firm. Speak with staff who do not wear masks when they need to or if they are wearing masks and everyone has been told there is no longer a need. These situations can cause concerns amongst the rest of the staff
11	Work with Vendor Risk Management to review vendor/supplier/third party providers for the following: <ul style="list-style-type: none"> • Events impact on staffing levels • Vendor response rates to determine if they met their SLA's
12	If you shipped any items of value to a secondary facility make arrangements to have returned to the primary facility
13	Resume normalcy in all departments according to policies and procedures for processing and client interaction that may have been modified during the event

Staff

ID	STEP
1	Update Human Resources and their managers if they changed their location while working remotely and have now come back to their original location. This could impact the following: <ul style="list-style-type: none"> Where documents or equipment may need to be shipped Tracking potential events and locations that might be impacted i.e. hurricanes
2	Review their childcare plans, if applicable. This should take into consideration when childcare facilities and schools may reopen and how they would deal with that
3	Validate that no materials have been left at home when returning to the office

IT	
ID	STEP
1	Work with Sr. Management to determine if staff should ship equipment back to the office or hold on to it in case of additional waves where staff may need to work from home again <ul style="list-style-type: none"> If they need to ship it back they need to determine method and speed of shipping i.e. ground vs. overnight If the decision is for staff to keep some or all of the equipment at home, make arrangements to purchase replacements
2	Validate all patches are up to date
3	Review if any changes were made to equipment and if so, revert back to original rules, i.e. use of USB drives, printing from home
4	Consider use of lockers to provide and collect equipment from staff to reduce physical contact
5	Work with Corporate Communications to update the company website with any changes to company hours or building access for clients

BC Team	
ID	STEP
1	Work with Human Resources to monitor CDC and other governmental/medical agencies for status/tracking of disease. This information can be used to decide on having staff return to the office. (Refer to the websites listed for updates; you should also look to sign up for any alerts that they offer.) Some of the information to track should include: <ul style="list-style-type: none"> Vaccination rates Infection rates Rate of hospitalizations and fatalities
2	Work with Human Resources to monitor Government restrictions to ensure they have been lifted before requesting staff return to the office
3	Track status of the public transportation system
4	Work with Corporate Communications to notify the staff as to when they should return to the office
5	Work with Corporate Communications to update the Bank's "Employee Information Line" and internal website

Corporate Communications/Marketing	
ID	STEP

1	Work with BC Officer to notify the staff as to when they should return to the office
2	Arrange for notifications to be posted and sent to staff not to share personal equipment i.e. phones, keyboards, mouse, etc., if this is required then ensure there is disinfectant available to clean the equipment before each use

Facilities	
ID	STEP
1	Work with Building Manager to determine if entrances will be designated enter or exit only
2	Ensure the facility is cleaned/sanitized/disinfected by the Bank's cleaning staff or an outside company
3	Document their procedures to clean/sanitize/disinfect and timing to show everything is being done to protect the staff and clients
4	Review any modification to HVAC system to accommodate potential changes in staffing levels <ul style="list-style-type: none"> Based on a reduction in staff and new configurations temperature levels may need to be modified
5	Ensure that HVAC air filters are compliant with recommended guidelines
6	Communicate any enhancements to the HVAC and Water systems to the staff
7	Work with Vendor Risk Management to ensure that all supplies have been restocked
8	Work with Mail Room and Staff to make arrangements to ship equipment and furniture back to the office <ul style="list-style-type: none"> Need to determine method and speed of shipping i.e. ground vs. overnight
9	Ensure that any equipment shipped back is thoroughly cleaned/sanitized/disinfected before it is put back into the office or inventory
10	Work with building management if you are in shared building to determine how many people are allowed into the building and the breakdown by company/business if there are restrictions based on a % of total people into the building
11	Consider implementing a clean desk policy to ensure that facilities can properly clean/sanitize/disinfect the desktops
12	Determine which doors can be opened automatically or propped open to reduce the number of touchpoints for staff
13	Determine what items can be made touchless, i.e. light switches, toilet flushers, sinks, soap dispensers, paper towel dispensers, etc.
14	Determine if staircases can be designated as up or down only to limit staff from interacting with each other
15	Determine and post how many staff are allowed into an elevator at any given time
16	Arrange for wipes in the bathroom to wipe down stall doors
17	Review shutting down stalls, urinals and sinks in the bathrooms to ensure social distancing
18	Identify what guidelines they will be using to determine when they will minimize cleaning/sanitizing/disinfecting and revert to pre-event cleaning
19	Work with Building Management to limit reception to one access point for guest check in
20	Look into individual storage for clothes and non-essential items for staff (nothing non-worked related should be stored at their desk)
21	Review usage of refrigerators and ice machines by the staff
22	Consider installing toilet seat lids on all toilets
23	Identify any shared equipment and ensure there are cleaning supplies available for staff to wipe

	it down
24	Work with Vendor Risk Management to ensure that all supplies have been restocked
25	Work with Mail Room Staff to make arrangements to ship equipment and furniture back to the office <ul style="list-style-type: none"> • Need to determine method and speed of shipping i.e. ground vs. overnight
26	Review employee workspace – dividers, sanitation supplies, no touch trash container, non-upholstered chairs

Legal	
ID	STEP
1	Review potential liability concerns before bringing staff back into the office and allowing clients back into the building <ul style="list-style-type: none"> • Risk of staff getting sick • Risk of clients getting sick
2	Notify the appropriate Regulatory agencies of office/branch reopening, if applicable

Vendor Risk Management	
ID	STEP
1	Work with Facilities to ensure that all supplies have been restocked
2	Work with Relationship Managers to review vendor/supplier/third party providers for the following: <ul style="list-style-type: none"> • Events impact on staffing levels • Vendor response rates to determine if they met their SLA's

Incident Management Team	
ID	STEP
1	Conduct postmortem of event and response <ul style="list-style-type: none"> • Identify, remediate, and track any issues identified
2	Start preparations for the 2 nd wave

General	
ID	STEP
1	Facilities/Mail Room/Staff need to make arrangements to ship equipment and furniture back to the office Need to determine method and speed of shipping i.e. ground vs. overnight
2	Mail service should be reinstated if it was shut down, review process to maintain health guidelines. They also need to review where mail is being sent and if it will revert to office locations only and not to staff homes
3	Conduct a review of insurance coverage to see if any changes to coverage are needed <ul style="list-style-type: none"> • Liability • Business interruption • Medical/Health

4	Provide notifications to clients and vendors that the staff are back in production location and operating at full capacity
5	Steps should be taken to minimize physical contact – <ul style="list-style-type: none"> • Reduce shared objects such as white board pens • Replaceable plastic protective covers for remote control • Lights should always be on or set up to turn on automatically when someone enters a room • Remove non-essential doors or have them set to open automatically
6	Conduct after action review: <ul style="list-style-type: none"> • This should include Site/Department manager and key staff members • Identify, remediate, and track any issues identified • Review any changes made to policies and procedures during the event • Update plan as needed

C. MONITOR POTENTIAL OUTBREAKS

The Board of Directors appoints the CEO and Head of Human Resources, as coordinators for the Pandemic Plan.

The Board also appoints a team of management level and other appropriate staff to assist the coordinators known as the Pandemic Response Team. The members of this team will include members of senior management. The coordinators and members of the Pandemic Response Team are:

PANDEMIC RESPONSE TEAM	
PANDEMIC RESPONSE TEAM COORDINATORS	
Steven Bush, Chairman & CEO	Susan Goro, Human Resources
TEAM MEMBERS	
Caterina dePasquale, Branch Operations	Linda Ward, Customer Line
Craig Malek, Internal Audit	Jonathan Brickman, Finance & Treasury
Cynthia Wang, Commercial Mortgage Lending	Robin Thomson, Commercial Mortgage Lending
David James, Tech Support	Mary Siegel, Tech Support
Debi Gupta, Tech Support	Maureen Douglas, Branch Administration
Ginetta Stroescu, Controller Accounting	Max Tumarinson, Information Security
James Matera, Consumer Banking	Franklin Cabral, Tech Support
Jeffrey Herbert, General Counsel	Mitchell Jacobs, Corporate Real Estate
Jose Mendez, Tech Support	Ronni Silver, Internal Audit
Joseph Letavish, Corporate Real Estate	Steven Ekert, Risk Management

4. Escalation Procedures

The Procedures Owner will monitor these Procedures. Any non-compliance with the Procedures will be escalated to the Business Area Leader or Department Head for resolution.

IV. REQUIRED ANNUAL (12 MONTH) REVIEW

Procedures are required to be reviewed and approved at least Annually by the Business Area Leader or Department Head. The Procedures Owner is responsible for initiating an Annual review of the Procedures. The Procedures Owner will track the review date for the Procedures and begin the review process early enough to provide ample time for the appropriate review to occur in a timely manner.

Once updated Procedures have been approved by the Business Area Leader or Department Head, the updated Procedures shall go into effect and the Procedures Owner shall be responsible for delivering the approved Procedures together with a Control Form to the PPA within seven days of the approval date so that it can be loaded in a timely manner to AppleNet or such other intranet site where Procedures are stored and made available to the employees of the Bank.

The Next Business Area Leader Review Date shall be adjusted accordingly.

V. OFF-CYCLE REVIEW AND APPROVAL PROCESS

If the Procedures require changes to be made outside the Required Annual (12 Month) Review outlined in the previous section, the same steps as outlined in the previous section shall apply.

VI. EXCEPTIONS TO THE PROCEDURES

Requests for exceptions to these Procedures must be specific and may only be granted on specific items, rather than to entire sections. ABS staff will communicate their exception requests in writing to the Procedures Owner, who will then present the request to the Business Area Leader or Department Head for consideration.

VII. ROLES AND RESPONSIBILITIES

The key roles and responsibilities for these Procedures are summarized below:

Bank Personnel: Bank Personnel are responsible for understanding and following relevant Procedures. Bank Personnel participate in the development or updates of Procedures that exist within their business unit. When creating or updating Procedures, Bank Personnel should follow the Policy and Procedure Governance Policy and utilize the associated Procedures template which is available on AppleNet.

Board of Directors (Board): The Board has the ultimate responsibility to provide the overall strategic direction and focus of ABS. The Board is responsible for reviewing and approving Human Resources (HR) policies and procedures in light of the Bank's strategy. The Board has delegated this responsibility to the Operations and Technology Committee.

Business Area Leader: *See Section II – Definitions.*

Chief Executive Officer (CEO): The CEO is ultimately responsible for and assumes ownership and leadership of the strategic planning process and ongoing reporting to the Board of Directors as it relates to key HR matters and monitors the way senior management manages the businesses.

Coordinators: The Board has appointed the CEO, and Head of Human Resources, as Coordinators for the Pandemic Response Plan. It is the duty of the Coordinators to:

- Monitor issues and information related to pandemics to keep our plan up-to-date.
- Recommend any changes to the plan as circumstances warrant.
- Communicate with public health agencies, emergency responders and others regarding our plan and understand their capabilities should an outbreak occur.
- Implement this plan should it become necessary.
- Remain current about a pandemic threat in our community.

Internal Audit: The internal audit team is responsible for the periodic audit of these Procedures. Internal Audit will review the processes and any related gaps will be identified as findings to be monitored and remediated.

Legal Contact: *See Section II – Definitions.*

Management and Business Units: The management and business units are responsible for ensuring compliance and understanding of this Bank Policy & Procedures. Management decisions must not be inconsistent with this or any other approved Bank policy and/or procedures.

Operations and Technology Committee: The Operations and Technology Committee has delegated authority to review and approve all HR policies and procedures.

Pandemic Response Team: members will have the following responsibilities:

- Identify and communicate to the business unit managers, employees, vendors, and suppliers that are essential to maintaining operations at their locations.
- Develop and communicate to the business unit managers an emergency communications plan for their departments/locations, including identification of key personnel, vendors, and customers.
- Ensure that all employees in their departments are adequately trained on emergency procedures in the case of a pandemic and in the prevention of illness.
- Assist the Coordinators in the implementation of this plan, if necessary, at their locations.

Procedures Owner: *See Section II – Definitions.*

Risk Management: Risk Management, in conjunction with Legal, determines the initial Designated Management Committee, Designated Board Committee (or Board, as appropriate), and Policy Level of the Overarching Policy or Policies, and re-evaluates the same at least annually.

PPA (Policies and Procedures Administrator): *See Section II – Definitions.*

Senior Management: Members of management and business units are responsible for developing and implementing these Procedures which align with the requirements of the overarching Policy or Policies to which these Procedures relate, and ensuring compliance and understanding of these Procedures.

VIII. PLAN TESTING

Refer to the Pandemic Policy for guidance on testing the Pandemic Plan.

IX. RECORD RETENTION

Any records created as a result of this Procedures should be held pursuant to the Bank's Record Retention and Disposal Policy. Should records created as a result of this Procedures require a different retention period (either a shorter or longer time period), the Procedures Owner must describe the rationale for a different retention period and share the rationale with the Business Area Leader, who shall in turn document the deviation and supporting rationale in such a way that it can be presented to relevant parties upon request.

X. QUESTIONS AND CONTACT INFORMATION

Questions regarding compliance with these Procedures may be addressed to the Procedures Owner listed in the tracking chart on the first page.

XI. LIST OF REFERENCE DOCUMENTS

- Business Continuity Plan
- Business Continuity Policy
- Pandemic Policy

XII. REVISION HISTORY

Version	Date	Description of Change	Author	Approver
1.0	December 2016	Standardizing to policy template	Susan Goro	Board/Operations & Technology Committee
2.0	March 2018	Update of response team members	Susan Goro	Board/Operations & Technology Committee
3.0	March 2019	Update of response team Members	Susan Goro	Board/Operations & Technology Committee
3.0	August 2020	Updated ownership. Policy revisions underway by BC/DR group within Technology.	Anthony Scarola	Debi Gupta, CTO
4.0	December 2020	Creation of a separate Pandemic Plan	David James	Board/Operations & Technology Committee
5.0	January 2022	Redesigned Pandemic Plan Added Pandemic Phase Responses Added Appendix	David James Sean Friedman	Debi Gupta, CTO

XIII. Appendix

1. Pandemic Response Team

Department	Responsibilities
Executive Management	<ul style="list-style-type: none">• Oversee critical functions response• Declare disaster
Corporate Communication	<ul style="list-style-type: none">• Coordinate staff communications• Coordinate customer/client communication• Press releases
IT	<ul style="list-style-type: none">• Manage remote access• Discuss technology requirements for the business• Provide help desk support
Human Resources	<ul style="list-style-type: none">• Track and forecast employee absences• Coordinate and provide advice on HR policy issues
Medical Team	<ul style="list-style-type: none">• Coordinate and provide advice on medical policy issues<ul style="list-style-type: none">– Customer interaction– Meeting size– Travel concerns– Use of PPE

	<ul style="list-style-type: none"> • Provide status updates to the staff and explanations of what is going on
Operations Team	<ul style="list-style-type: none"> • Participate in providing the overall pandemic strategy • Participate in daily status meetings
Facilities Team	<ul style="list-style-type: none"> • Property management • Daily status on locations • Review pandemic supplies/equipment
Physical Security	<ul style="list-style-type: none"> • Tracking building access
Legal	<ul style="list-style-type: none"> • Review liability concerns • Prepare and provide any required regulatory correspondence
Risk Management	<ul style="list-style-type: none"> • Review potential changes to policies and procedures
	<ul style="list-style-type: none"> •

2. Useful Web Sites

A. Pandemic Informational Web Sites

Organization	WebSite
United States	
U.S. Government pandemic flu information	www.pandemicflu.gov
U.S. Occupational Safety and Health Administration	www.osha.gov
Centers for Disease Control and Prevention	www.cdc.gov
Centers for Disease Control and Prevention - Ebola	wwwnc.cdc.gov/travel/diseases/ebola
Federal Reserve Board	www.federalreserve.gov
International Monetary Fund	www.imf.org
U.S. Department of Health and Human Services	www.dhhs.gov
World Health Organization	http://www.who.int/
New York State information	www.health.state.ny.us/diseases/communicable/influenza/
NYC Dept. of Health and Mental Hygiene	http://www.nyc.gov/html/doh/html/home/home.shtml
Center for Infectious Disease Research and Policy	http://www.cidrap.umn.edu/
Federal Emergency Management Agency (FEMA)	https://www.ready.gov/
National Institute of Health (NIH)	https://www.nih.gov/

B. Public Transportation Websites

Organization	WebSite
MTA – LIRR and Metro North	http://www.mta.info
NYC Subway and Buses	http://www.mta.info/nycb
NJ Transit	http://www.njtransit.com/hp/hp_servlet.srv?hpnPageAction=HomePageTo
PATH	http://www.panynj.gov/path/
NY Waterway	http://www.nywaterway.com/

C. Office of Emergency Management

Location	Web Site
New York City	http://www1.nyc.gov/site/em/index.page
New York	http://www.dhss.ny.gov/oem/
Connecticut	http://www.ct.gov/demhs/site/default.asp
New Jersey	http://www.state.nj.us/njoem/ or http://www.ready.nj.gov/

3. Vaccine Guidance to Consider

- If the EEOC allows an employer to ask its staff about vaccines, Apple Bank may ask for proof of vaccine and request the following additional information:
 - When did they receive it
 - Which brand of vaccine they received
- If they did not get the vaccine, you are not allowed to ask them why they did not get it
- All records related to who may or may not have gotten the vaccine need to be protected and access restricted to only those that need it
- Consider covering costs for staff to get the vaccine, this could include
 - Cover paying them if they miss work to get the shot
 - Cover time off for dealing with any potential side effects
- Consider offering incentives for the staff to get the vaccine
- Require staff to wear a mask if they did not get the vaccine

4. Criteria Questions to Ask If You Should Declare A Disaster

- Has the event impacted a large geographical area or population
- Is it estimated that the outage will last for a significant amount of time
- Are locations reporting inadequate staffing levels
- Is the media reporting school or government agency closures
- Will your customer(s) be unable to safely access your premises

5. Potential Policies to Be Reviewed/Modified

When dealing with a pandemic the firm may need to develop or modify certain policies. Based on this you may want to develop policies in advance that would be implemented at time of event. Here is a list of firm wide policies that should be considered:

- Cleaning the facility
- Work From Home – this should include guidelines around working hours, equipment, storing materials, roommates, etc.
- Print from Home
- Travel
- Visitors/Customer Interaction
- Applicable laws
- Communications – who is responsible for communication, what can they say and how will messages be distributed
- Confidentiality statement
- Disability Discrimination Law
- Minimizing exposure
 - Social Distancing
- Policy Statement
- Paying staff vs. risks of requiring administrative leave without pay
- Screening precautions
- Self-disclosure and reporting
- Vacation/PTO
- Absenteeism due to fear
- Sick leave policy changes
- Extended absence from work policies
- Forced absence from work policies
- Overtime
- Trauma/bereavement services
- Return to work policy
- Quarantine when returning from travel policy
- Vendor Management

6. Cleaning/Medical Supplies

Facilities should arrange for the following supplies:

- Cleaning Supplies – for cleaning crew and general staff
- Soap
- Paper Towels
- Surgical/N95 Masks
- Face Shields
- Latex Gloves
- Hand Sanitizer
- Tissues

7. Pandemic Office Readiness Questionnaire

Step 1: Is your site ready to open?

Question	Y/N	Comment
Government and Health Authority		
Critical Showstoppers		
Has the local, regional, state, and/or national government canceled mandatory “stay home” orders previously in effect? If so, when?		
Has the government allowed businesses to reopen their premises? Is it only a subset or all businesses?		
Additional Questions		
Where are your staff commuting from?		
Does your location have a dependency on public transportation?		
<ul style="list-style-type: none"> Are transportation restrictions still in effect, such as public transportation (trains, subways, buses)? 		
<ul style="list-style-type: none"> What temporary actions need to be deployed to get Staff to their work location, if any? 		
Are local schools, camps, daycares or childcare closed or impacted?		
<ul style="list-style-type: none"> What temporary actions need to be deployed to enable Staff to be able to return to their work location, if any? 		
<ul style="list-style-type: none"> Does the firm provide childcare and if so has it reopened? 		
Do you need to get advance approval of “return to work” by location from any government agency or regulator?		
Are there any regulatory requirements for health screening or PPE (e.g. temperature checks, masks)?		
Does the firm have any reporting requirements to any government agency or regulator?		
Clinical		
Doubling rate: Are the number of confirmed cases doubling in 15 days or more (i.e., every 15 days or less frequently)?		
Fatality: Are the number of new daily deaths below 100 in the relevant area (e.g., in a small country, or in a state/province within a larger country)?		

Industry		
Are other local companies (including clients) in the region returning to work? If so, who?		
Are the firm's clients served by the region/site requesting in-person meetings?		
Are other local companies that are co-located with the firm's offices returning to work?		
<ul style="list-style-type: none"> Are the building and co-located companies following appropriate safety norms in common areas (e.g., elevators)? 		
<ul style="list-style-type: none"> Who is managing the process? 		
<ul style="list-style-type: none"> How is the information being maintained 		
Employee sentiment and employee relations		
What has the impact of COVID-19 been to the firm's population/community?		
What is employee sentiment about continuing to work from home vs return to the workplace? E.g. are employees expressing a need to get back to the workplace, or concerns about doing so (e.g., health concerns, physical safety concerns, family care concerns)?		
Can we afford to let staff work from home indefinitely?		
Is the current work arrangement sustainable and productive?		
How effectively are you managing your critical business functions?		
Which critical functions are struggling?		
What are the pain points associated with having the team work remotely?		
Can these pain points be mitigated by returning people to the office (or in some other way)?		
In collaboration with Labor Relations, have you ensured that the return to work plans and standards are handled as required by local labor processes (e.g. with employee representatives, works councils)?		
Does your location have a dependency on public transportation? If so, are transportation restrictions still in effect, such as public transportation (trains, subways, buses)? What government or local actions can be deployed to ensure employees are and feel safe?		
Are the hours of operation for local, essential merchants (e.g. grocery stores, pharmacies) back		

to normal or will Staff have difficulty fulfilling their needs if they return to work? (Input from CMT, Government & Regulatory Affairs) Provide more detail.		
---	--	--

Step 2: What do you need to keep staff safe at your site?

Question	Y/N	Comment
<u>Health screening standards</u>		
Has the site deployed at-home health self-screening to returning employees?		
If on-site screening is required, does site have trained screeners, thermometers and PPE supply for screeners?		
Has a visitor screening process been set up?		
Does the site have 30 days of PPE available upfront and access to ongoing 30-day supply?		
<u>Social distancing measures</u>		
Have social distancing guidelines for site have been adhered to, including the following?		
• Agile desks		
• Meeting rooms		
• Collaborative seating		
• Common areas		
<u>Building services</u>		
Have building services been upgraded, including:		
• Facility management		
• Cleaning services		
• Hygiene		
• Food safety		
• Ventilation		
• Transport		
<u>Communications and change management</u>		
Are communication plans and roll out to employees on new health and safety protocols completed?		

Step 3: Have you determined who needs to be returning in Wave 1?

Question	Y/N	Comment
<u>Staff returning to Site</u>		
Will the individual/teams be materially more effective collaborating in the workplace while		

maintaining social distancing and PPE norms or are teams better off collaborating on Skype/Slack/Box?		
Why is this the case (e.g. access to IT infrastructure, equipment, network capacity)? How is it measured (e.g. productivity)?		
How important is the increase in effectiveness from returning to the workplace on outcomes (e.g. revenue, signings)? Why does the individual/ team need to return now?		
What is the business impact if the individual/ team continues to work virtually?		
How many people can we bring back safely? What is our capacity?		
<u>Staff visiting client sites</u>		
Have account leaders reviewed the firm Health/Safety protocols with their client counterpart(s)?		
Has the need/benefit for Staff to return to the client site been assessed?		

8. Secondary Events

Due to the length of a pandemic there may be secondary events that occur and need to be dealt with. Existing plans may need to be modified to deal with additional constraints.

Hurricanes

- Review plans to determine if there are any modifications you may need to make due to the pandemic
- Based on potential staff reductions are work transfers still viable or will they need to be modified
- May be limited shelter space due to social distancing guidelines, this could impact where staff need to evacuate to. There could also be impacts to the services offered i.e. restaurants that provide food may be closed or operating with limited staffing and they would not be able to serve food buffet style
- Recovery locations could be impacted if you are currently using them to provide additional space for staff due to the pandemic
- There may be restriction on which shelter you can go to, one for healthy people and one for sick or potentially sick people
- What testing will be required to access facilities

Snowstorms

- If staff are working from home identify alternative locations if they are not able work from home due to loss of power or damage
-

Power Outages

This could be due to weather events, fires, or rolling blackouts

- If staff are working from home identify alternative locations if they are not able to come back into the office
-

9. After Action Report

AFTER ACTION REPORT
Date of Event:
Event Description:
Name of Person Completing Report:
Business Unit Impacted:
Date Report Completed:
1a. Was this event planned for:
1b. Were there any gaps in the planning process:
2a. What went well:
2b. Were there adequate resources:
2c. Did we do all that we could
3a. What could have gone better:
3b. Did we observe any unsafe/incorrect behavior

3c. Was our training effective
4a. What might have we done differently
4b. If we had the same incident, what should we do differently
4c. When this type of incident occurs, who needs to know:
5. What needs to be modified and who needs to do it
6. Comments

10. After Action Review Checklist

ID	Issue	Action	Responsible Party	Due Date
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

11. Pandemic Triggers and Phases

<i>Pandemic Triggers - WHO Phases</i>	
INTER PANDEMIC PERIOD	
1	No new influenza virus subtypes have been detected in humans. An influenza virus subtype that has caused human infection may be present in animals. If present in animals, the risk of human disease is considered to be low.
2	No new influenza virus subtypes have been detected in humans. However, a circulating animal influenza virus subtype poses a substantial risk of human disease.
PANDEMIC ALERT PERIOD	
3	Human infection(s) with a new subtype, but no human-to-human spread, or at most rare instances of spread to a close contact.
4	Small cluster(s) with limited human-to-human transmission but spreads highly localized, suggesting that the virus is not well adapted to humans (significant pandemic risk).
5	Larger cluster(s) but human-to-human spread still localized, suggesting that the virus is becoming increasingly better adapted to humans, but may not yet be fully transmissible (imminent pandemic risk).
PANDEMIC PERIOD	
6	Pandemic phase: increased and sustained transmission in general population.

WHO Pandemic Phases		Firestorm Pandemic Stages	
Inter-Pandemic Period	Period between influenza pandemics	Pandemic Pre-action Stage	Period between influenza pandemics
Alert Phase	New virus identified in humans		Disease in Animals No or limited Animal-to-Human Transmission
Pandemic Phase	Period of global spread of human influenza caused by a new virus	Pandemic Imminent Stage	Disease mutates and is now transmitted Human-to-Human (New virus causes human cases – Not efficient or sustained) Be Aware
		Pandemic Onset Stage	Onset Stage (Guarded): Efficient and sustained human-human transmission in US Impact: Low risk to normal operational environment and employees Future Potential for Operational Risks
			Onset Stage (Elevated): Person-to-person case(s) present in close geographic proximity to Company Impact: Moderate risk to normal operational environment and employees Impending Potential For Operational Risk

			Onset Stage (Severe): Person-to-person case(s) present in close geographic proximity to Company Impact: High risk for dramatic reduction in ability to sustain any level of operations Company At High Risk
Transition Phase	<ul style="list-style-type: none"> De-escalation of global actions Reduction in response activities 	Post-Pandemic Recovery Stage	Business Resumption

Decision Triggers (Firestorm)

Pandemic Stages	Triggers (Due to Influenza Symptoms/Outbreak)	Monitoring Source
Pandemic Pre-action	WHO Inter-Pandemic Phase WHO Alert Phase	WHO
Pandemic Imminent	WHO Pandemic Declared and/or Any Trigger(s) Below	WHO
	Identification and escalation of a viral outbreak, with evident movement across geographic regions	News, CDC, WHO
	Closure of foreign airports or foreign ports	News, CDC, WHO, FAA
	US Government evacuation of U.S. citizens from infected country	News, CDC, WHO
	Foreign government declaration of activation of communicable illness/pandemic plan	News, CDC, WHO
	Mobilization or deployment of foreign army	News, CDC, WHO
	One major university declares activation of its schools communicable illness/pandemic plan	News, CDC, WHO
Pandemic Onset Stage (Guarded)	WHO Pandemic Phase Declared and/or Any Trigger(s) Below	News, CDC, WHO
	Illness severity level is mild according to CDC and/or WHO	News, CDC, WHO
	Confirmed case(s) transmitted to America	News, CDC, WHO
	Ability to sustain Company operations remains intact	Reported absenteeism
	Minimal demands on employees to provide care to family members	Reported absenteeism
Pandemic Onset Stage (Elevated)	WHO Pandemic Phase Declared and/or Any Trigger(s) Below	News, CDC, WHO
	CDC declaration of a pandemic or acute health emergency in the country	News, CDC, WHO
	Medical surge reported in hospitals in the country	News, CDC, WHO
	Reported illnesses in close geographic proximity to Company	Local news, Health Dept.
	Company absenteeism is greater than normal (reaches	Reported

	20+%)	absenteeism
	Duration of individual absenteeism increases above normal	Reported absenteeism
	Confirmed case within the Company	Reported absenteeism
	Escalating instances of employees' family members affected	Reported absenteeism
	Ability to sustain Company's normal operating environment in question	Reported absenteeism
	Businesses in the region experience increasing impacts	News, CDC, WHO
	US Government evacuation of U.S. citizens from the country	News, CDC, WHO
Pandemic Onset Stage (Severe)	WHO Pandemic Phase Declared and/or Any Trigger(s) Below	News, CDC, WHO
	Medical surge reported in local hospitals	News, CDC, WHO
	Airlines requiring use of personal protective equipment (PPE)	News, CDC, WHO
	Closure of major airport in the country	News, CDC, WHO
	Quarantine of a city in the country	News, CDC, WHO
	Extreme symptoms and/or deaths in the region	News, CDC, WHO
	Confirmed case(s) within the Company	News, CDC, WHO
	Company absenteeism is significantly greater than normal (reaches 30+ %)	Reported absenteeism
	Company delivery of services or products significantly impaired	Reported absenteeism
	Local daycares close	Local news
	Local public/private schools close	Local news
	Cancellation of local public events	Local news
	Places of worship discontinuing services/activities	Local news
	Local businesses invoking work from home policies	Local news
	Local bank limiting lobby access	Local news
	Local fast-food restaurants discontinuing walk-in service (drive thru only)	Local news
	Local retail stores close	Local news
Post-Pandemic	No new cases identified within geographic region in the last 3 months	Local news
	Company absenteeism rate is back to normal	Reported absenteeism
	Local school systems are reopening	Local news
	Public services return to normal levels of operations	Local news

12. Seasonal Flu versus Pandemic Flu

Per the U.S. Department of Health & Human Services

Pandemic Flu	Seasonal Flu
--------------	--------------

Tends to occur 3-4 times each century	Happens annually and usually peaks in January or February
People have little or no immunity because they have no previous exposure to the virus	Usually some immunity built up from previous exposure
Infection rate between 15-50%	Affects 5-20% of population
Healthy people may be at increased risk for serious complications	Usually only people at high risk, not healthy adults, are at risk of serious complications
Health care providers and hospitals may be overwhelmed	Health care providers and hospitals can usually meet public and patient needs
Vaccine probably would not be available in the early stages of a pandemic, estimated 4-6 months after onset	Vaccine available for annual flu season and effective because strains are predictable
Effective antivirals may be in limited supply and would be available only for those seriously ill	Adequate supplies of antivirals are usually available
Number of deaths could be high (The U.S. death toll during the 1918 pandemic was approximately 675,000)	Seasonal flu-associated deaths in the United States over 30 years ending in 2007 have ranged from about 3,000 per season to about 49,000 per season.
Symptoms may be more severe	Symptoms include fever, cough, runny nose, and muscle pain
May cause major impact on the general public, such as widespread travel restrictions and school or business closings	Usually causes minor impact on the general public, some schools may close and sick people are encouraged to stay home
Potential for severe impact on domestic and world economy	Manageable impact on domestic and world economy

13. Symptoms of Cold versus Flu versus Coronavirus

SYMPTOMS	COLD	FLU	CORONAVIRUS
 Fever	Rare	Yes, often high	Yes
 Cough	Mild to moderate	Yes	Yes, typically dry
 Shortness of breath	Rare	Yes	Yes
 Fatigue, weakness	Mild	Yes	Yes
 Headache	Rare	Yes	Sometimes
 Muscle aches	Slight	Yes, often	Yes
 Sneezing	Common	Sometimes	No
 Sore throat	Common	Sometimes	Sometimes
 Stuffy or runny nose	Common	Sometimes	Rare
 New loss of taste and smell	Common	Rare	Yes
 Nausea, vomiting, diarrhea	No	Sometimes in children, Rare in adults	Yes

Hierarchy of Controls Against Virus



14. Employee Tips and Suggestions for Dealing with a Pandemic

The tips listed below identify some of the steps you can take to protect yourself and others from flu and help stop the spread of germs

1. **Avoid close contact.**
Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.
2. **Limit social interaction.**
Reducing or eliminating unnecessary social interactions can be highly effective in controlling the spread of infectious diseases.
3. **Stay home when you are sick.**
If possible, stay home from work, school, and errands when you are sick. This will help prevent spreading your illness to others.
4. **Cover your mouth and nose.**
Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick. Flu and other serious respiratory illnesses, like respiratory syncytial virus (RSV), whooping cough, and severe acute respiratory syndrome (SARS), are spread by cough, sneezing, or unclean hands.
5. **Clean your hands.**
Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.
6. **Avoid touching your eyes, nose or mouth.**
Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.
7. **Practice other good health habits.**
Clean and disinfect frequently touched surfaces at home, work or school, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

Self-Quarantine Guidance

- Stay away from other people in your home as much as possible, staying in a separate room and using a separate bathroom, if available.
- Do not allow any visitors unless the person needs to be in your home.
- If you need medical attention, call ahead to ensure you are going to the right place and taking the necessary precautions.
- Wear a face mask if you must be around other people, such as during a drive to the doctor's office.
- When you cough/sneeze, cover your mouth and nose with a tissue; immediately throw tissues in garbage; wash your hands with soap and water for at least 20 seconds and if that's not available, clean with a hand sanitizer that has at least 60% alcohol.
- Avoid sharing household items, including drinking cups, eating utensils, towels or even bedding. Wash these items thoroughly after using.
- Clean high-touch surfaces daily using a household cleaner or wipe. According to the CDC, these include counters, tabletops, doorknobs, bathroom fixtures, toilets, phones, keyboards, tablets, and bedside tables.
- Clean surfaces that may be contaminated with blood, stool or bodily fluids.
- Use an air conditioner or open window to provide good airflow in shared spaces.

- Continue monitoring for any symptoms. If they worsen, such as you if you begin to have difficulty breathing, call your health care provider.
- Arrange to have groceries and toiletries delivered by local or state health departments. Also, inform health care providers of any medications you'll need, so they can arrange drop-offs of prescriptions. If you do not have laundry machines at home, ask health care providers to help with these services.

At Work

1. Routinely clean frequently touched objects and surfaces, including doorknobs, keyboards, and phones, to help remove germs.
2. Avoid using other employees' phones, desks, offices or other work tools and equipment.
3. Minimize situations where groups of people are crowded together, such as in a meeting. Use e-mail, phones, text messages and video/conference calls to communicate with each other. When meetings are necessary, avoid close contact by keeping a separation of at least 6 feet, where possible, and assure that there is proper ventilation in the meeting room.
4. Avoid lingering and socializing before and after meetings
5. Employees should avoid close contact with their coworkers and customers (maintain a separation of at least 6 feet). They should avoid shaking hands or other personal contact and always wash their hands after contact with others.
6. Make sure your workplace has an adequate supply of tissues, soap, paper towels, alcohol-based hand rubs, and disposable wipes.
7. Train others on how to do your job so they can cover for you in case you or a family member gets sick and you must stay home. Ensure that each process is properly documented.
8. If you begin to feel sick while at work, go home as soon as possible.
9. Provide customers and the public with tissues and trash receptacles, and with a place to wash or disinfect their hands.
10. Reconsider all situations that permit or require employees, customers, and visitors (including family members) to enter the workplace.

Work From Home Guidelines/Tips

Security/Safety

1. Make sure you have contact information for Enterprise Security, phone and e-mail as well as emergency phone numbers (hospital, fire department, police department) conveniently posted by your work area
2. Be aware of who is around you when speaking about or viewing PPI/confidential information
3. Use a head set when on conference calls
4. Ensure any physical confidential files/documents are secured in a locked cabinet when not in use
5. Identify an evacuation route and meeting area
6. Identify a safe room
7. Floors are clear and free of tripping hazards
8. Cords, cables and other items are secured to prevent a tripping hazard
9. File cabinets are not top heavy
10. You have working smoke and CO2 detector/s installed and test them on a regular basis
11. Work area is kept free of flammable liquids, trash and clutter

12. Combustible materials are kept at least 3' from radiators, portable heaters and other heat sources
13. All electrical office equipment is connected to a surge protector
14. Electrical equipment is turned off when not in use
15. There's sufficient ventilation for electrical components
16. First aid kit or materials are easily accessible and properly supplied

General Suggestions

1. Create a Dedicated Workspace
2. Make sure you have the proper equipment
3. Be aware of who is around you when speaking about or viewing PPI/confidential information
4. Use a head set when on conference calls
5. Ensure any physical confidential files/documents are secured in a locked cabinet when not in use
6. Develop work rituals
7. Change into Work Clothes
8. Make a strict schedule, and stick to it and ensure that everyone is familiar with it
9. Communicate expectations/ boundaries with anyone who will be home with you
10. If you have people you are sharing your space with, i.e. family or roommates, communicate and develop signs when:
 - On a call
 - Cannot be disturbed
11. Be aware of ergonomic issues
 - Desk chair is in good condition, adjustable and you know how to correctly adjust it
 - Back is fully supported by chair
 - Computer monitor is properly set up, height and distance
12. Avoid the TV
13. Log Out of Social Media
14. Take care of yourself
 - Take breaks
 - Frequent stretching and movement
 - Get proper nutrition
 - Get exercise
15. Stay connected with your team
 - Virtual lunches with your team
 - Informal chat groups channels to talk about movies, TV, news
16. Know when to end your day

Video Conference Guidelines

1. Dress code when meeting with:
 - Staff Only – Business casual
 - Clients – Business casual or match their dress code
2. Check you background to ensure there is nothing that should not be there
 - If you are using a system that allows for electronic backgrounds set guidelines on what is considered acceptable
3. Ensure that the camera is set at the proper angle
4. Use the mute function

5. If there are other people around use a headset to help ensure confidentiality
6. If there are other people around use a screen protector, so they are not able to see what is shown on-line during the meeting

15. Hoteling Guidelines

Hoteling is a flexible workplace practice that keeps offices, conference rooms, etc., open for employees to use when it suits them best. This practice makes it easy for employees to find a desk in the spur of a moment or grab a workspace near their teammates so they can collaborate quicker and easier.

Prior to Implementation

- Provide remote access so employees can access systems and files from anywhere
- Provide employees with laptops and desks with phones, computer screens, keyboards, and a mouse that connect to the laptops. Consider using docking stations to minimize the work needed connecting the users laptop
- Create floor plans that offer a variety of workspaces, collaboration areas, and meeting rooms
- Consider designating sections for departments so staff can sit together
- Implement a workplace resource scheduling software. The software should:
 - Limit how far in advance you can reserve a desk
 - Have a check in function when people show up to work
 - Ability to run reports to see who was in and where they sat on a particular day if needed for contact tracing
 - If incorporating social distancing, ensure proper spacing is maintained between available desks
- Ensure there are QR Codes and/or desk numbers to workspaces and rooms so employees can quickly find and identify their space
- Provide lockers on each floor so employees can easily store and access personal items
- Identify any seats/offices that need to be permanently assigned to an employee

Company Should

- Ensure employees know who to contact if they run into technical problems or have questions regarding these new changes
- Communicate everything always. Be transparent. Let your workforce know when it is working and when you are making changes to optimize and better the program
- Gather feedback from employees to understand what they like and don't like about hoteling
- Continue to optimize your hoteling program using your workplace management software to see what's working & what could use help
- Measure and monitor utilization of space to understand what's being used and help make determine if they need to reallocate space to the various departments and long-term office space decisions
- Provide cleaning materials i.e. Clorox wipes so the staff can wipe down the desk, phone and keyboard

Employees Should

- Keep desks clean and tidy, wipe it down at the start and end of day
- Remove personal items from workspace once reservation is over
- Reserve workspaces and rooms ahead of time using the Banks workplace resource scheduling software
- Cancel reservations if you are not able to use it, as this will free up the desk for someone else

16. Pandemic Notifications – Sample Communications

A. E-Mail Notification – Staff

To get a status on your office please call into the Employee Information Hotline at (866) XXX-XXXX.

To get a status update on the status and track of the disease you can get updates from the following websites:

Centers for Disease Control and Prevention	www.cdc.gov
U.S. Department of Health and Human Services	www.dhhs.gov
Center for Infectious Disease Research and Policy	http://www.cidrap.umn.edu/
World Health Organization	http://www.who.int/

If you or a family member is sick notify your manager and work from home if possible.

B. E-Mail Notification – Clients

Notice – Temporary Branch & Representative Office Closures Due to Pandemic Event:

Starting on March 14, 2019, our [Location] offices will be temporary closed due to pandemic event. Our staff will be working remotely and you should be able to contact your representative via e-mail or phone. Where possible, all business should be conducted remotely. If you are not able to reach them and you need assistance, please contact our main office at 212-XXXX-XXXX.

C. Employee Survey - Sample

This is a survey that Sr. Management may want to consider distributing to the staff at the end of the first week after they have returned to the office.

1. Over the past week, the company has demonstrated that they care about me and my well-being.
2. Over the past week, I have felt safe while working here.
3. I believe the company is doing a good job of preventing sick people from entering the site.
4. If someone I loved or cared about was working for the company right now (son or daughter, sister or brother, best friend), I would feel very confident about their safety.
5. If asked, I would tell my friends and family that the company's top priority is providing a safe work environment.
6. I received every piece of Personal Protective Equipment (PPE) that I felt I needed and requested (such as masks, etc.). If not, what didn't you receive that you asked for?
7. I understand and follow the new social distancing rules in the site such as keeping at least 6 feet of distance between me and anyone else.
8. I have nearby access to a sink or station to wash my hands and/or use hand sanitizer.

9. I would not come to work if I was feeling symptoms of COVID-19 (fever, cough, unexplained tiredness).
10. We want to learn more about what we can do your health and safety and the health and safety of your families. What recommendations do you have?
11. The information the company shared with me before returning to work (mailings, texts, and calls) was helpful; I knew what to expect when returning to work.

D. CPTED Home Security Checklist

This is a guide to evaluate your home's security based on the principles of Crime Prevention Through Environmental Design (CPTED). Crime prevention is a matter of balancing risk and choices, based on what is practical and what we know about criminal behavior.

While every effort has been made to incorporate reasonable means to reduce the opportunities for criminal activities to occur, there is no expressed or implied guarantee that no criminal activity will take place if these suggestions are implemented. The recommendations for improvement are based on CPTED principles which are widely accepted in the security, law enforcement and architectural fields.

Exterior Doors:	Yes	No	N/A
All doors are locked at night and every time we leave the house – even if it's just for a few minutes.			
Doors are of solid core (wood, not composite) or metal.			
Door frame is strong enough and tight enough to prevent forcing or spreading. (max: 1/8" gap)			
Doors feature wide-angle peepholes at heights that everyone can use.			
If there are glass panels in or near doors, they are reinforced in some way so that they cannot be shattered. (on vulnerable glass consider Security Film/Tint/Glazing, also called "burglar-resistant")			
All entryways have a working, keyed entry lock and sturdy deadbolt hardware. (Grade 1 hardware, at least 1" bolt throw)			
All entryways have adequate strike plates with at least 3" screws installed into the frame of the door. ("shake test")			
The locks were changed when we moved in.			
Spare keys are kept with a trusted neighbor & not under a doormat, planter, on a ledge or in mailbox.			
Entry points can be seen from the street or public areas.			
There are "clear lines of sight" to and from the residence with no concealment issues. (porch, fence or other landscaping)			

Garage and Sliding Doors:	Yes	No	N/A
The door and frame leading into the home from the garage is solid wood or metal, and is protected with a quality keyed door lock and deadbolt.			
The overhead garage door has a lock so that we do not rely solely on the automatic garage door opener to provide security.			
Garage Doors are all closed and locked when we leave the house.			
The garage door opener is in a conspicuous location inside the vehicle, not on the visor.			
Sliding glass doors have a strong, key operated lock and a "Charlie-bar" on the inside.			
A dowel or pin to secure the sliding glass door has been installed to prevent the door from being shoved aside or lifted off the track.			
The sliding glass door is locked every night and each time we leave the house.			

Protecting Windows:	Yes	No	N/A
Every window in the home has a working lock.			
Windows are always locked, even when they are opened a few inches for ventilation.			
Vulnerable windows have security tint/film/glazing, security screens or bars/grills.			
Screens on the windows are in good order and are not easily removed from the exterior.			
A dowel or pin is placed to reinforce window locks.			

Outdoor Security:	Yes	No	N/A
Shrubs/bushes/trees are trimmed so there is no place for someone to hide (3' down/7' up).			
We've used inhospitable plants or landscaping material to discourage prowlers.			
There are no dark areas around our house, garage or yard at night for a prowler to hide.			
Every outside door has a bright, working light to illuminate visitors.			
Floodlights are used appropriately to ensure effective illumination. (high/out of reach)			
Exterior lights are on in the evening whether someone is home or not; OR photocell or motion-detection lighting system has been installed.			
Our house number is clearly displayed so police and other emergency vehicles can find us quickly.			
Our property is clean and clear of debris.			

Security When Away From Home:	Yes	No	N/A
At least 2 light timers are set to turn the (interior) lights, TV or radio on & off in a logical sequence when we are away from home for an extended period of time. Smart app timers can be used also.			
The motion detector or other alarm system (if we have one) is activated when we leave home.			
Mail and package delivery has been stopped or arrangements for a neighbor/friend to pick them up are made when we go away from home for a period of time.			
A neighbor is asked to watch our home when we are away. (Or, Watch Captain is notified.)			
The home has a "lived in" appearance, not empty.			

Outdoor Valuables and Personal Property:	Yes	No	N/A
Gates, garage doors & outdoor shed doors are all locked with high-grade padlocks after every use.			
Grills, lawn mowers, trailers, bicycles, tools and other valuables are stored in			

a locked garage or shed. Or, if left out in the open, are hidden from view and securely locked to a stationary point.			
Firearms are stored and kept in a safe location. (gun safe, trigger guard, etc.)			
Serial numbers of valuable items (electronics, firearms, equipment, etc.) have been recorded.			
Our home inventory is current and includes pictures of items that don't have serial numbers (jewelry, heirlooms, etc.). A complete copy is kept in a safe place or securely online some examples are: https://reportit.leadsonline.com/ or www.knowyourstuff.org			

Our neighborhood has an active Neighborhood Watch.	Yes	No	N/A
--	-----	----	-----

Comments:

17. Sample Posters

Stop Germs! Wash Your Hands.

When?

- After using the bathroom
- Before, during, and after preparing food
- Before eating food
- Before and after caring for someone at home who is sick with vomiting or diarrhea
- After changing diapers or cleaning up a child who has used the toilet
- After blowing your nose, coughing, or sneezing
- After touching an animal, animal feed, or animal waste
- After handling pet food or pet treats
- After touching garbage



How?



Wet your hands with clean, running water (warm or cold), turn off the tap, and apply soap.



Lather your hands by rubbing them together with the soap. Be sure to lather the backs of your hands, between your fingers, and under your nails.



Scrub your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.



Rinse hands well under clean, running water.



Dry hands using a clean towel or air dry them.

Keeping hands clean is one of the most important things we can do to stop the spread of germs and stay healthy.

LIFE IS BETTER WITH
CLEAN HANDS



www.cdc.gov/handwashing

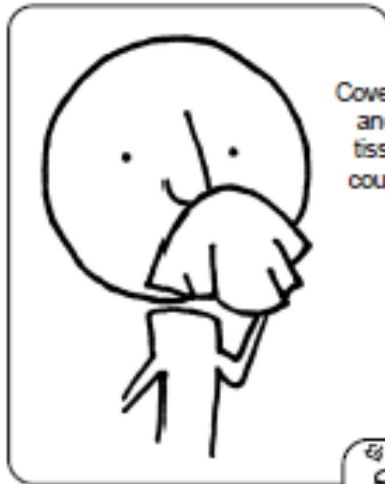


This material was developed by CDC. The Life is Better with Clean Hands Campaign is made possible by a partnership between the CDC Foundation, GOJO, and Staples. HHS/CDC does not endorse commercial products, services, or companies.

CS310027-A

Stop the spread of germs that make you and others sick!

Cover your Cough



Cover your mouth and nose with a tissue when you cough or sneeze

or
cough or sneeze into your upper sleeve, not your hands.



Put your used tissue in the waste basket.



You may be asked to put on a surgical mask to protect others.

Clean
your
Hands
after coughing or sneezing.



or



Minnesota Department of Health
625 N. Seward Avenue, 10th Floor, Suite 1000
St. Paul, MN 55101-2000
651.201.4600
www.health.state.mn.us



Minnesota
Ambulance
Emergency
Coordinators

APIC
Association for Professionals in Infection Control and Epidemiology, Inc.

2009-10-10

How to Safely Wear and Take Off a Cloth Face Covering

Accessible: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>

WEAR YOUR FACE COVERING CORRECTLY

- Wash your hands before putting on your face covering
- Put it over your nose and mouth and secure it under your chin
- Try to fit it snugly against the sides of your face
- Make sure you can breathe easily
- Do not place a mask on a child younger than 2



USE THE FACE COVERING TO HELP PROTECT OTHERS

- Wear a face covering to help protect others in case you're infected but don't have symptoms
- Keep the covering on your face the entire time you're in public
- Don't put the covering around your neck or up on your forehead
- Don't touch the face covering, and, if you do, clean your hands

FOLLOW EVERYDAY HEALTH HABITS

- Stay at least 6 feet away from others
- Avoid contact with people who are sick
- Wash your hands often, with soap and water, for at least 20 seconds each time
- Use hand sanitizer if soap and water are not available



TAKE OFF YOUR CLOTH FACE COVERING CAREFULLY, WHEN YOU'RE HOME

- Untie the strings behind your head or stretch the ear loops
- Handle only by the ear loops or ties
- Fold outside corners together
- Place covering in the washing machine
- Wash your hands with soap and water



CS 210400A 05/27/2020

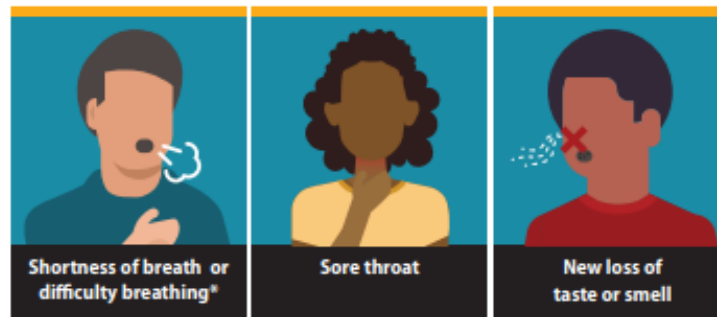
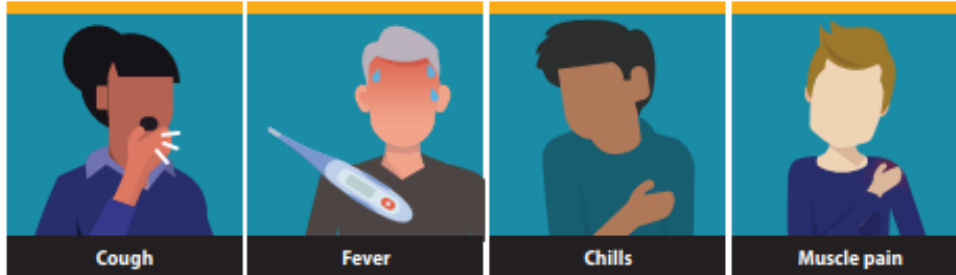
Cloth face coverings are not surgical masks or N-95 respirators, both of which should be saved for health care workers and other medical first responders.

For instructions on making a cloth face covering, see:

[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

Symptoms of Coronavirus (COVID-19)

Know the symptoms of COVID-19, which can include the following:



Symptoms can range from mild to severe illness, and appear 2-14 days after you are exposed to the virus that causes COVID-19.

***Seek medical care immediately if someone has emergency warning signs of COVID-19.**

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Bluish lips or face

This list is not all possible symptoms. Please call your medical provider for any other symptoms that are severe or concerning to you.



cdc.gov/coronavirus

© 2020 CDC. All rights reserved.



18. Acronym

AAR – After Action Report
ADA – Americans with Disabilities Act
ATOD – At Time of Disaster
BCM – Business Continuity Management
BCP – Business Continuity Planning
BIA – Business Impact Analysis
BSA – Bank Secrecy Act
CDC – Center for Disease Control and Prevention
CISA – Cybersecurity and Infrastructure Security Agency
CISO – Chief Information Security Officers
COVID-19 – Coronavirus Disease 2019
CRO – Chief Risk Officer
DHS – Department of Homeland Security
DPA – Defense Production Act
EAP – Emergency Action Plan
EOC – Emergency Operations Center
FEMA – Federal Emergency Management Agency
FPP – Fire Prevention Plan
FS-ISAC – Financial Services Information Sharing and Analysis Center
FTC – Federal Trade Commission
HEPA – High-Efficiency Particulate Absorbing
HHS – Health and Human Services
ILI – Influenza Like Illness
IMT – Incident Management Team
IRT – Incident Response Team
ISO – Information Security Officer
MNS – Mass Notification System
MOA – Memorandum of Understanding
NIH – National Institute of Health
OEM – Office of Emergency Management
OSHA – Occupational Safety and Health Administration
PCI – Payment Card Information
PII – Personal Identifiable Information
POD – Point of Distribution
PPE – Personal Protective Equipment
RPO – Recovery Point Objective
RTO – Recovery Time Objective
SAR – Suspicious Activity Report
SARS – Severe Acute Respiratory Syndrome
TRP – Technology Recovery Plan
UPS – Uninterruptable Power Supply
WAR Site – Work Area Recovery Site
WHO – World Health Organization