

» **WBA Reopening Resource Center: Version 5.0**

As our state and nation work to reopen in the wake of the COVID-19 pandemic, banks should begin executing their reopening strategy. This Resource Center from WBA is a guide to help bank leaders make the difficult decisions involved in that effort. The PDF resource contains several sections of information designed to facilitate bank decision-making in how and when to reopen, including checklists for branch and office reopening, questions to consider throughout reopening, recommendations from WBA, downloadable print resources, and a directory of third-party resources.

*This document will be updated as new information and guidance becomes available.*

» **Checklist for Branch Reopening**

**Compliance:** .....

- Review all local and county orders, guidelines, and recommendations. **WBA Resource:** [list of all 72 Wisconsin Counties](#).
- Review WEDC's [guidelines for professional services](#) firms.
- Create a Pandemic Hygiene, Cleaning, and Protective Measures Policy and require employees to read and sign it, especially those who had been working from home.

**Infection Prevention (Cleaning and Social Distancing):** .....

- Consider designating specific rooms for customer/client visits, minimally furnished for easy, quick cleaning after each use.
- Implement basic infection prevention measures, including promoting frequent handwashing and proper respiratory etiquette, providing tissues and hand sanitizer, and discouraging employees from sharing equipment. See guidance from [OSHA](#).
- Discourage handshaking during any in-person meetings.
- Encourage employees and customers to practice social distancing. Consider providing floor signage or reconfiguring furniture to promote this, particularly at workstations, eating areas, and breakrooms. Consider making stairways and hallways "one-way" to further promote social distancing.
- Provide [handwashing instructions](#) for employees and customers.
- Establish facility cleaning/disinfecting guidelines or policy, including increasing the air exchange in your building. See recommendations from the [EPA](#) and [CDC](#).
- Review current office cleaning frequency and procedures with applicable vendors. Consider increasing the frequency of cleaning as more employees and visitors frequent the office/branch building.
- Consider when to resume business travel as part of normal operations.

**Customers:** .....

- Consider updating bank policy regarding masks to allow customers to wear them. One possible identification procedure is to utilize phone banking ID requirements for customers wearing masks. Review robbery procedures with all staff, emphasizing awareness that some customers may enter the bank wearing masks.
- If you are limiting the number of occupants in a branch lobby, post signage notifying customers/the public.
- Encourage customers and clients to use online or mobile banking services whenever possible in lieu of coming to the branch.
- Create a communication strategy for customers/community across multiple channels (hardcopy mailing, bank website, social media, posters, phone scripts for call centers, etc.).

## » Checklist for Reopening — *continued*

### Employees:

- ❑ Identify any employees who are at high risk and offer appropriate accommodations (PPE, separation of workstations, work-from-home options, etc.)
- ❑ Consider updating bank policy regarding masks to allow employees to wear them.
- ❑ Review vacation, sick time, and/or leave policies with all employees.
- ❑ Require employees who become ill to go home immediately. Encourage employees who feel ill to stay at home, following any applicable remote work or sick leave bank policies.
- ❑ Provide training for managers so they are able to accurately and effectively provide information and guide their teams.
- ❑ Review current service/product exceptions (fee waivers, etc.) and clearly communicate which exceptions remain in effect and for how long.
- ❑ Clearly communicate expectations related to policies and procedures (including sick time/leave) as operations return to pre-pandemic practices.
- ❑ Empower employees with the authority to enforce bank guidelines with customers (e.g. use of PPE, social distancing requirements, etc.), including clearly defining outcomes for failure to comply. Educate all employees on guidelines and consequences.
- ❑ CELEBRATE! Recognize and reward all ways your bank helped your community through this crisis.

## » Questions to Consider

### Personal Protection Equipment (PPE):

- **PPE for Employees:** Will the bank supply PPE for employees? If yes, what specific equipment will be provided? Masks, gloves, workstation adjustments (Plexiglas/acrylic dividers, etc.)? Will the bank *require* PPE use by employees?
- **PPE for Customers:** Will the bank supply disposable masks for customer use? If so, has a vendor been selected?
- **Masks/Face Coverings:** Are employees allowed to wear them? Are customers? How will identification procedures change?

***FIPCO has masks available for purchase!***

[KN95 Masks](#)<sup>1</sup>

[Non-Medical](#)<sup>2</sup>

### Attendance:

- **Employees:** Will the bank require employees to work from the office who worked from home during the Safer at Home order? Will employees be gradually phased back into in-office work based on their job duties?
- **Customers:** Will client meetings continue to be available via digital meeting platforms? Will the bank limit the number of occupants in a branch building or lobby?

<sup>1</sup><https://fipco-storefront.myshopify.com/products/kn95-face-mask>

<sup>2</sup><https://fipco-storefront.myshopify.com/products/disposable-personal-protection-face-mask-non-medical-use>

## » Questions to Consider — *continued*

### Health Screenings:

- Will the bank mandate health screening/temperature checks for employees returning to work in the office? Will the bank require customers/visitors to submit to wellness checks prior to entering a branch location? If yes, who will conduct the screenings?

### Social Distancing:

- **Workspaces:** Will the bank rearrange/alter workstations (desks, teller stations) in order to maintain social distancing between employees or between employees and customers?

- **Office Environment:** Will the bank close or restrict break rooms and other common areas in order to maintain social distancing? Will specific hallways or staircases become “one-way traffic” in order to facilitate social distancing? Will the bank restrict or eliminate shared food and beverages (ex: communal coffee pots, snacks, treats, etc.)?
- **Business Travel:** When will business travel be allowed (within Wisconsin, between states, international)?

## » WBA Recommendations

### Split On-Site Staff into Separate Groups:

WBA recommends separating on-site staff into groups or tiers. Banks should have plans in place to ensure continual staffing of all open branch locations. It is very possible that some bank staff will catch the coronavirus and if one employee tests positive for COVID-19, all staff who have been around that person in a branch should self-quarantine for 14 days. Wisconsin Department of Health Services recommends that employees who are told they have a medium or high-risk exposure should be excluded from work for 14 days during which they should monitor for symptoms and/or fever. Employers with staff who have been diagnosed with COVID-19 who have not had any symptoms may discontinue home isolation when at least seven days have passed since the date of their first positive COVID-19 diagnostic test and have had no subsequent illness. [See CDC guidance.](#)<sup>3</sup>

<sup>3</sup><https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html>

To ensure continual staffing ability so you don't have to shut down a location affecting your customers, you should separate your staff into different groups, or tiers, so that not all of your key staff could be affected if one employee becomes sick with the virus. Some banks have separated their staff into two or three distinct teams of people such that the same small group works in the branch one week, while the next small group works in the branch the following week. Another suggestion is to have a limited small group continually staffing each location but have another tier of staff who are not at that location, ready to take over a particular branch location in the event that someone becomes ill. Others are contacting retired staff to engage them on an as-needed basis only as part of their pandemic planning. All banks must be planning for this potential circumstance; however, it is particularly critical for smaller banks with very few locations and an already-lean staff.

## » WBA Recommendations — continued

### Stay in Contact With Your Regulators:

WBA continues to recommend banks remain in regular contact with their regulators throughout the crisis and recovery, particularly regarding actions taken or questions resulting from the impact of COVID-19. Refer to past exams for specific in-house contact information for your regulators. However, following is a listing of DFI contact information and regional federal regulator offices:

- **Wisconsin DFI:**  
Madison Office: 608-261-7578
- **FDIC:**  
Appleton Field Office: 920-733-1009  
Milwaukee/Brookfield Field Office: 262-879-0831  
Eau Claire Field Office: 715-834-3821  
Madison Field Office: 608-833-0737  
*Alternative:* Contact DFI and they will also be in touch with federal counterpart/co-supervisor.
- **OCC:**  
OCC Milwaukee Field Office: 414-203-5001  
OCC Minneapolis Field Office: 612-355-1465
- **FRB:**  
FRB Chicago Office: 312-322-5322  
FRB Minneapolis Office: 612-204-5000  
*Alternative:* Contact DFI and they will also be in touch with federal counterpart/co-supervisor.

## » Downloadable Print Resources



**CDC Stop the Spread of Germs:**  
[www.cdc.gov/coronavirus/2019-ncov/downloads/stop-the-spread-of-germs.pdf](http://www.cdc.gov/coronavirus/2019-ncov/downloads/stop-the-spread-of-germs.pdf)



**CDC Stay Home if Sick:**  
[https://www.cdc.gov/coronavirus/2019-ncov/downloads/StayHomeFromWork\\_Horizontal.pdf](https://www.cdc.gov/coronavirus/2019-ncov/downloads/StayHomeFromWork_Horizontal.pdf)



**WBA Handwashing Guide:**  
[www.wisbank.com/media/567042/cdc\\_handwashing\\_guide\\_2-up.pdf](http://www.wisbank.com/media/567042/cdc_handwashing_guide_2-up.pdf)



**CDC Keep Calm and Wash Your Hands:**  
[https://www.cdc.gov/handwashing/pdf/keep-calm-wash-your-hands\\_8.5x11.pdf](https://www.cdc.gov/handwashing/pdf/keep-calm-wash-your-hands_8.5x11.pdf)

## » Preferred Partners

### BrownBoots

BANK WEBSITES & MARKETING

#### BrownBoots Interactive, Inc.

Patrick Rose, Vice President

[patrick@brownboots.com](mailto:patrick@brownboots.com)

15 N. Main Street, Suite 301

Fond du Lac, WI 54935

[www.brownbootsbankwebsites.com](http://www.brownbootsbankwebsites.com) | 920-906-9175



#### Leap Strategic Marketing

John Verre, President and CEO

[jverre@leapmktg.com](mailto:jverre@leapmktg.com)

N27 W23957 Paul Road, Suite 200

Pewaukee, WI 53072

[www.leapstrategicmarketing.com](http://www.leapstrategicmarketing.com) | 262-436-4080



#### Office Depot

Isaac Mares

[https://community.officedepot.com/](https://community.officedepot.com/GPOHome?id=48962399)

[GPOHome?id=48962399](https://community.officedepot.com/GPOHome?id=48962399) | 512-651-2878



#### VGM Forbin

Donny Wilson

Manager of Sales, Financial

[dwilson@forbin.com](mailto:dwilson@forbin.com)

4026 Alexandra Drive

Waterloo, IA 50702

[www.forbin.com](http://www.forbin.com) | 515-975-6739

## » Third-Party Resource Directory

#### Cleaning Supplies:

- Office Depot: <https://community.officedepot.com/GPOHome?id=48962399>
- Spry Brands: [www.sprybrands.com](http://www.sprybrands.com)

#### Human Resources:

- MRA – The Management Association: [www.mranet.org](http://www.mranet.org)

#### Personal Protection Equipment (PPE):

- FIPCO: [www.fipco.com](http://www.fipco.com)
- Office Depot: <https://community.officedepot.com/GPOHome?id=48962399>
- Spry Brands: [www.sprybrands.com](http://www.sprybrands.com)

#### Marketing/Customer Communications:

- AmpliPhi: <https://ampliphiz.com>
- BrownBoots Interactive, Inc.: <https://brownbootsbankwebsites.com>
- Leap Strategic Marketing: [www.leapstrategicmarketing.com](http://www.leapstrategicmarketing.com)
- Main Street, Inc.: [www.mainstreetinc.com](http://www.mainstreetinc.com)
- Spry Brands: [www.sprybrands.com](http://www.sprybrands.com)
- VGM Forbin: [www.forbin.com](http://www.forbin.com)

#### Other Resources:

- WBA Associate Members: <https://www.wisbank.com/resources/associate-members>

*This Resource Center will be updated as new information, tools, products, and services become available.*