

**REGIONAL FEDERAL CREDIT UNION
COVID-19 RESPONSE**

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A Message from REGIONAL President/CEO Jill Banning – May 22, 2020

I want to take this opportunity to thank each and every REGIONAL member for your patience and loyalty throughout these past few months. While the crisis developed quickly, REGIONAL had plans developed in case of this type of situation. Of course, we made several changes over the past few months to adjust to this specific situation. We appreciate your patience as we made these changes to provide the best service possible while keeping both the team and membership safe.

Lobby Hours

We are making plans to reopen the lobbies soon! When we initially open the lobby, there will be a few temporary changes. Those changes include:

- We will reopen with adjusted hours. Hours will be **10 a.m. to 3:00 p.m. Monday through Friday** and 9 a.m. to noon on Saturday. We will also offer lobby hours from 9:00 a.m. to 10:00 a.m. by appointment only for our at-risk members.
- Members can call 1-800-762-7419 to make an appointment.
- We will only allow a limited number of members in the lobby area at one time. Additional members will be asked to wait in designated areas outside the buildings or encouraged to continue to use our drive-up services.
- Members will be asked to briefly **lower any face coverings** when entering the building and before completing transactions for identification purposes.

Safety Plan and Social Distancing

We take the health of our membership and team very seriously. REGIONAL has developed a COVID-19 Safety Plan, as part of our efforts to reduce the potential for exposure to and spread of the coronavirus. These steps include:

- Team Health Screening protocols, including temperature screening, symptom assessment questionnaires, and procedures for any teammate who tests positive for the virus
- Enhanced cleaning and disinfecting protocols
- Enhanced personal hygiene measures, including providing hand sanitizer available throughout the workplace for team, members, and guests to use
- Social distancing for our team and members—use the floor decals to maintain six feet between yourself and others while you wait in our lobby
- Sneeze guards for the protection of both our members and the REGIONAL team—please stay behind them anywhere they are in use

Additionally, we encourage our team and all members to wear masks while on REGIONAL premises. Again, members will be asked to briefly lower any face coverings when entering the building and before transactions for identification purposes.

Please watch for our exact reopening date to be announced very soon! Until then, Stay Well and thank you again for choosing REGIONAL!

REGIONAL Safety Plan – May 11, 2020

REGIONAL federal credit union takes the health and safety of our team very seriously. In response to the spread of “COVID-19,” a respiratory disease caused by the novel coronavirus, REGIONAL has developed this COVID-19 Safety Plan as part of our efforts to reduce the potential for exposure to and spread of the coronavirus.

This Plan is based on information available from the U.S. Centers for Disease Control and Prevention (“CDC”), the Occupational Safety and Health Administration (“OSHA”), and the State of Indiana and is subject to change based on further guidance from these and other public health agencies. REGIONAL will monitor coronavirus-related guidance and will communicate any changes to this Plan. We encourage you to familiarize yourself with this plan.

We are counting on all team members to do their parts to promote a healthy, safe working environment. If you have any questions about the Plan, please contact any of the Senior Leadership Team.

I. Team Health Screening Process

REGIONAL has instituted the following health screening process for all team members reporting for work on-site at our branches:

- Temperature Screening
 - Upon reporting for work, each team member will check his or her temperature.
 - A team member with a temperature of 100.4 degrees Fahrenheit or higher will be asked to return home and not report to work until his or her temperature stays below 100.4 degrees Fahrenheit for 24 hours without the use of fever-reducing medication.
- Symptom Assessment Questionnaires
 - Upon reporting for work, each team member will be asked a series of questions to gauge whether they may be exhibiting symptoms consistent with COVID-19. Symptoms of COVID-19 include cough, shortness of breath, and difficulty breathing. Additionally, people may have COVID-19 if they exhibit at least two of these symptoms: fever, chills, repeated shaking with chills, muscle pain, headache, sore throat, and new loss of taste or smell.
 - A team member exhibiting symptoms of COVID-19 will be asked to return home and not report to work until at least 72 hours after recovery from all symptoms and they have been cleared to return to work by a physician.
- COVID-19 Testing and Diagnosis
 - Any team member who tests positive for COVID-19 or is diagnosed by a healthcare provider with COVID-19 should not report to work but should immediately notify Human Resources.
 - Any team member who tests positive for or is diagnosed by a healthcare provider with COVID-19 must stay out of the workplace for at least 10 days after illness onset (the date symptoms begin) and at least 3 days after recovery (the day symptoms are resolved, including the resolution of fever without fever-reducing medications).

- We remind our team they should stay home when they are sick. Additionally, when coughing or sneezing, team members should use proper etiquette, including turning away from other individuals and coughing/sneezing into their elbow.
- We also remind our members and visitors they should stay home when sick. Additionally, when coughing or sneezing, team should use proper etiquette, including turning away from other individuals and coughing/sneezing into their elbow.
- Members are encouraged to use drive-through services ONLY when experiencing any cold, flu or COVID symptoms.

II. Enhanced Cleaning and Disinfecting Protocols for the Workplace

The following enhanced cleaning and disinfection protocols will be in place until further notice:

- We are providing disinfectant wipes throughout our facility and to team.
- We ask each team member to regularly to wipe down any area in the team's personal workspace where the team has been in contact with high-touch surfaces, including keyboards, telephones, light switches, sinks, tables, banking equipment and handles.
- We have engaged our cleaning service to increase the frequency and depth of cleanings to ensure all areas of the workplace are thoroughly cleaned with additional regularity.

III. Enhanced Personal Hygiene Measures

REGIONAL requires all team members to wash their hands with soap and water regularly and thoroughly, including at the beginning of each shift and upon returning from any break. In addition:

- REGIONAL is providing hand sanitizer available throughout the workplace for team, members, and guests to use.
- We are providing tissues and no-touch disposal receptacles throughout the workplace for team use.

IV. Social Distancing

REGIONAL requires all team members, members, and visitors to follow the social distancing requirements established by the CDC, including maintaining six-foot social distancing for both team and members when possible. In addition:

- Team members are always encouraged to wear masks while on REGIONAL premises.
- Members and visitors are always encouraged to wear masks while on REGIONAL premises.
- Members and visitors will be asked to temporarily lift masks when entering the REGIONAL branches for identification purposes. Members may be asked to temporarily lift the masks again or provide valid identification when performing transactions on accounts.
- To facilitate social distancing, we have indicated six-foot distances throughout the workplace.
- We will be staggering lunches and breaks to limit the occupancy of lunch and break rooms to two individuals at a time.
- Supervisors have contacted team members who are able to work from home effectively regarding plans for ongoing telework.

- To accommodate our vulnerable members, we have limited access to our facilities to the elderly and the at-risk population for the following times: By appointment only: 9 a.m. to 10 a.m. Monday – Friday when our lobbies are open. Additionally, we have posted on our website our current hours of operation and the best manner with which to reach our representatives.

COVID-19 Relief Program

REGIONAL is driven by the concept of “People Helping People.” We are dedicated to making lives better, helping businesses thrive, and serving our community.

These are extraordinary times, and extraordinary times call for decisive action on every level. We are implementing options to help our members lessen the impact of job loss, layoffs, reduced hours or a sharp decline in business income.

REGIONAL’s Skip-A-Payment Program is designed to help those affected financially by the current situation. Members are encouraged to call 1-800-762-7419 and speak with a REGIONAL team member about this program and others that we have available.

Consumer and Business Loan Skip-A-Payment Program: For consumers and businesses facing a financial hardship related to family sickness or workplace closures due to COVID-19, REGIONAL will offer a Skip-A-Payment program for up to 180-days with no credit bureau impact. Multiple loans can be covered, with a small fee of \$15 per membership.

CD Penalties Waived: We are waiving early withdrawal penalties if any member needs access to their money.

Personal Loan Relief Special*: Receive up to \$500 with a fixed rate of 5.00% APR* with a maximum 9-month term. First payment will be 45-days from disbursement date.

Visa Credit Card Skip A Payment Option: Skip your VISA credit card payment for 30 days with no impact on your credit bureau. No fee is required.

Refinance Option: No Payment for 90-Days to refinance any consumer loan financed elsewhere with REGIONAL.

Trusted Advisor: REGIONAL is here to try and assist our member in any way we can during these difficult times. Please call us with any questions.

*APR=Annual Percentage Rate. Subject to credit review. Rates are subject to change without notice. Not all applicants will qualify for lowest rate. Rates are based on credit history and qualifications. Promotion may end at any time without notice. Offer valid from March 28, 2020 through July 31, 2020. See a Lending Expert for full details.