



Community Bankers Association of Illinois

One Mission. Community Banks.®

Safety and Soundness

- Keep ATMs and branches well-stocked with cash.
- Maintain extra bank liquidity.
- Contact correspondent banks and Federal Home Loan Banks to ensure all lines of credit are open and active. Additionally, contact the Federal Reserve Banks to determine discount window availability.
- Commercial customers will begin to experience cash-flow difficulties which will result in the need for loan modifications. Prepare yourselves for credit issues.
- Consider temporarily suspending stock buy-back programs.
- Consider delaying Q1 Dividend payments.

Employee/Customer Health

- Cash handlers should consider wearing protective gloves.
- Consider changing the cleaning cycle for your facilities to daily.
- Have employees clean ATMs and commonly touched surfaces frequently.
- Conduct staff meetings by phone.
- Sick employees must stay home when ill.
- Employees caring for sick family members should consider working remotely.
- Employees with serious underlying health conditions, including pregnancy, may need special health precautions.
- Have employees frequently clean lunch and break areas and maintain personal space.
- Clean drive-in pneumatic tubes and drawer extenders regularly, perhaps as often as each transaction.
- Ask employees if they or any family members have recently traveled to high risk countries or areas such as Italy or China and if so, ask them to work remotely.
- Over-communicate with your employees so they understand you have their best interest in mind.
- Ask your employees for their suggestions on the best way to continue to serve your customers while keeping all employees safe.
- Limit non-essential business travel for your employees and ask them to limit non-essential personal travel.
- Keep hand sanitizer and tissues available for employees and customers. Consider card/place cards reminding staff to keep their hands away from their face, wash hands often and frequently sanitize after customer interaction or with money or paperwork customers have touched.
- Ensure all applicable staff is current with training to assist customers with all online banking needs, including expanding online usage for current customers.
- Note that many of these recommendations are best practices for good hygiene for permanent incorporation into office procedures.
- Monitor your email for communications from Federal and State bank regulatory agencies.
- Do your board meetings via conference call rather than in-person meetings.

Customers

- Be sure to communicate frequently with your customers.
- Use all available communication tools such as: social media, email, on-hold messages, lobby posters, electronic billboards, and statement messages.

- Try to keep your lobby open if possible to do so. Opening every other teller station is a way to maintain social distancing. If you feel you need to close your lobby, try to see customers on an appointment-only basis.
- Reach out to key customers and local centers of influence to assure them your bank will be there for them and for the community.
- Open all drive-up windows. Consider additional staffing and additional hours to serve your clients. Opening drive-ups before and after work hours might be a great way to relieve lobby traffic.
- Fully staff your call centers and make sure you keep call hold times to a minimum. Be sure to use message-on-hold communications for those that do need to be placed on hold.
- Think about using courier services and armored car services to conduct business with your commercial clients.
- Consider a "skip a pay" program for consumer loans in April.
- Be sure to warn your customers of potential scams. Thieves will try to capitalize on this situation.

Should you need additional resources on the COVID-19 pandemic, please consider the following web pages:

[FDIC Coronavirus Information »](#)

[ICBA Center for Crisis Response and Preparedness »](#)

[OCC COVID-19 Information Page »](#)

[Centers for Disease Control »](#)

[White House News »](#)

Additionally, CBAI is offering a FREE webinar to members entitled Pandemic Preparedness: Managing Coronavirus & Other Epidemics.

[Pandemic Preparedness Webinar »](#)