



Community Bankers Association of Illinois

One Mission. Community Banks.®

Agencies Announce PPP Certification Safe Harbor For Loans Under \$2 million

The SBA and Treasury Department announced a safe harbor that will apply to reviews of good-faith certifications concerning the necessity of Paycheck Protection Program loan requests.

In the latest update to their [frequently asked questions](#) on the program, the agencies said any borrower that, together with its affiliates, received PPP loans with an original principal amount of less than \$2 million will be deemed to have made the required certification concerning the necessity of the loan request in good faith.

Illinois General Assembly Calls Special Session

The Illinois General Assembly will meet for the first time since early March when they re-convene in Springfield for a special session on May 20-22. The Senate will meet in the Capitol while the House will use the Bank of Springfield Center (downtown convention space) in order to accommodate social distancing. The General Assembly is expected to address the COVID-19 pandemic, state budget, economic recovery and vote by mail among other issues. Legislators and staff are being asked to be tested for the virus in advance and self-isolate as much as possible while in Springfield.

Re-Opening Resources for Community Banks

As the COVID-19 shutdown nears its second month in Illinois, many community bankers are concerned about how and when they might be able to start returning to business as usual in the "new normal." Yesterday, Governor JB Pritzker announced that the latest state modeling shows that Illinois may not hit the peak of COVID-19 cases until mid-June. The Governor has issued the [Restore Illinois Plan](#) that includes regional benchmarks for the state to move through five phases of progressively less restrictive requirements. The plan does not include specific dates and thus leaves great uncertainty for planning future business operations.

Community banks are considered an essential business under the current Illinois Stay at Home Order. Community bankers are under no duty to close lobbies or limit essential operations under the order. Most have voluntarily chosen to do so following CDC guidelines and an abundance of caution for the health and safety of employees and customers. This leaves the decision on when and how to fully open up to individual banks. CBAI has compiled some "tips" for reopening banks, and has included other resources to assist you in that decision making.

[CBAI Tips for Creating Safe Community Banks »](#)

CBAI Member Polling on Re-Opening

CBAI members have provided benchmarks for what they are currently considering in planning for re-opening. This information is aggregated to provide a benchmark of community bankers' responses statewide. This data only reflects a moment in time, but we hope it's helpful in providing a picture of what the overall profession is thinking. This polling will be updated frequently to continue to provide industry benchmarks for consideration.

[CBAI Survey Results »](#)

Regency is CBSC's Preferred Provider for PPE & Supplies

As part of our ongoing effort to support CBAI members during the COVID-19 crisis, CBSC business partner Regency has arranged to provide members with improved access and preferred pricing on difficult to find supplies that community banks need to continue a safe operation. For more information or to place an order, contact [John Bybee](#) at 217-653-4028,

[PPE & Supplies Available from Regency »](#)

ICBA Guide for Community Banks Re-Opening Their Doors

ICBA published a guide with suggestions to help community banks when they begin resuming more normal operations and person-to-person services. While each community bank will have its own unique circumstances, the guide offers key considerations, such as the emotional state of employees, how to protect personnel, mitigating COVID-19 exposure or outbreak, sanitation, legal liability, and coordinating with regulatory guidelines.

[ICBA: A Guide for Pandemic Response - Return to the New Normal »](#)

Illinois Department of Public Health Guidance for Employers

Pursuant to Executive Order 2020-32, (Illinois Stay at Home Order) employers who have employees reporting to work must post a notice developed by the Illinois Department of Public Health and Illinois Attorney General's Office in the workplace. This notice includes guidance on steps the employer must take, as well as guidance for sick employees.

[Illinois Department of Public Health Guidance »](#)

Illinois Department of Commerce and Economic Opportunity: Essential Business & Operations FAQs

This includes guidance for essential employers, including community banks, on employees reporting to work and employees working remotely.

[Illinois Department of Commerce and Economic Opportunity FAQs »](#)

Illinois Department of Human Rights FAQs for Businesses Concerning Use of Face-Coverings During COVID-19

This document discusses what is considered a proper face covering, who is required to wear one, if you can turn a customer away for not wearing one, removing face coverings to check identity, medical conditions that preclude wearing face coverings, and reasonable accommodations and concerns over profiling in asking "suspicious" customers to remove face coverings.

[Illinois Department of Human Rights FAQs »](#)

Additional Resources:

[CBAI COVID-19 Resources for Community Bankers »](#)

[ICBA COVID-19 Community Banking Resources »](#)

[CDC Guidelines for Workplace Cleaning and Disinfecting »](#)

[Watch for CBAI's On-Demand Educational Series Regarding These Issues »](#)



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