



# Community Bankers Association of Illinois

*One Mission. Community Banks.®*

Moments ago, Illinois Governor JB Pritzker announced a “stay at home order” for Illinois residents. It takes effect tomorrow (Saturday, March 21, 2020) at 5pm. [Please see official executive order here.](#)

It requires persons to stay at home or place of residence, cease non-essential business operations and prohibits certain activities including specific travel. The order allows residents to leave their home for essential activities including health and safety, necessary supplies and services, outdoor activity, certain types of work and to care for others.

Exemptions are made for healthcare and public health operations, human services operations, essential infrastructure, essential government functions and essential business operation.

## ***Community banks are covered under the definition of essential business operation.***

**Essential Businesses and Operations.** For the purposes of this Order, “Essential Businesses and Operations” means Healthcare and Public Health Operations, Human Services Operations, Essential Governmental Functions, and Essential Infrastructure, and the following:

**Financial institutions.** Banks, currency exchanges, consumer lenders, including but not limited, to payday lenders, pawnbrokers, consumer installment lenders and sales finance lenders, credit unions, appraisers, title companies, financial markets, trading and futures exchanges, affiliates of financial institutions, entities that issue bonds, related financial institutions and institutions selling financial products;

Essential business operations are also subject to minimum basic operation standards:

**Minimum Basic Operations.** For the purposes of this Order, “Minimum Basic Operations” include the following, provided that employees comply with Social Distancing Requirements, to the extent possible, while carrying out such operations:

- The minimum necessary activities to maintain the value of the business’s inventory, preserve the condition of the business’s physical plant and equipment, ensure security, process payroll and employee benefits, or for related functions.
- The minimum necessary activities to facilitate employees of the business being able to continue to work remotely from their residences.

**Social Distancing Requirements.** For purposes of this Order, “Social Distancing Requirements” includes maintaining at least six-foot social distancing from other individuals, washing hands with soap and water for at least twenty seconds as frequently as possible or using hand sanitizer, covering coughs or sneezes (into the sleeve or elbow, not hands), regularly cleaning high-touch surfaces, and not shaking hands.

**Required measures.** Essential Businesses and Operations and businesses engaged in Minimum Basic Operations must take proactive measures to ensure compliance with Social Distancing Requirements, including where possible:

- **Designate six-foot distances.** Designating with signage, tape, or by other means six-foot spacing for employees and customers in line to maintain appropriate distance;
- **Hand sanitizer and sanitizing products.** Having hand sanitizer and sanitizing products readily available for employees and customers;

- **Operating hours for vulnerable populations.** Implementing separate operating hours for elderly and vulnerable customers; and
- **Online and remote access.** Posting online whether a facility is open and how best to reach the facility and continue services by phone or remotely.

**The order also suspends foreclosures:**

Pursuant to the Illinois Emergency Management Agency Act, 20 ILCS 3305/7(2), (8), and (10), all state, county, and local law enforcement officers in the State of Illinois are instructed to cease enforcement of orders of eviction for residential premises for the duration of the Gubernatorial Disaster Proclamation. No provision contained in this Executive Order shall be construed as relieving any individual of the obligation to pay rent, to make mortgage payments, or to comply with any other obligation that an individual may have under tenancy or mortgage.

CBAI will comply with the order and close our office except for "Minimum Basic Operations". I will still be coming in, and CBAI staff will be working remotely. If you call the office, and you get a voice mail, rest assured your call will be returned. The best way to reach CBAI throughout this mandatory shutdown is via email. [A list of available staff emails can be found here](#). CBAI will continue to serve our members throughout this closure and throughout this crisis.

Community banks will remain essential to the recovery after this crisis subsides. Thank you for all you do for your customers and your communities.

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CONTACT CBAI