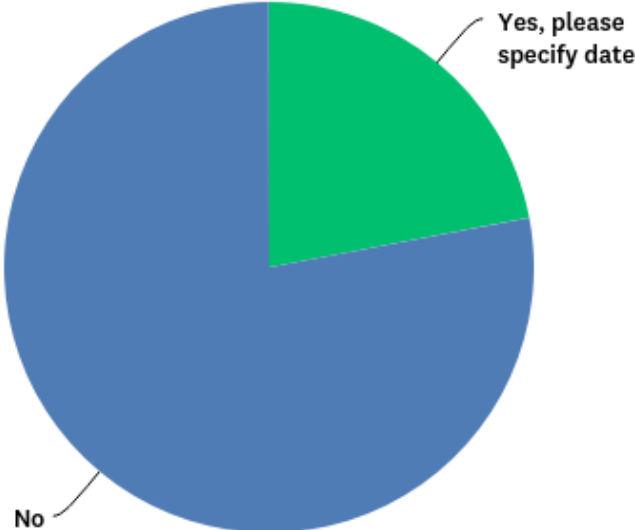




Member Survey: Bank Lobby Reopening Plans with COVID-19

May 13, 2020

Q1: Do you have a target date to reopen your branch lobbies?

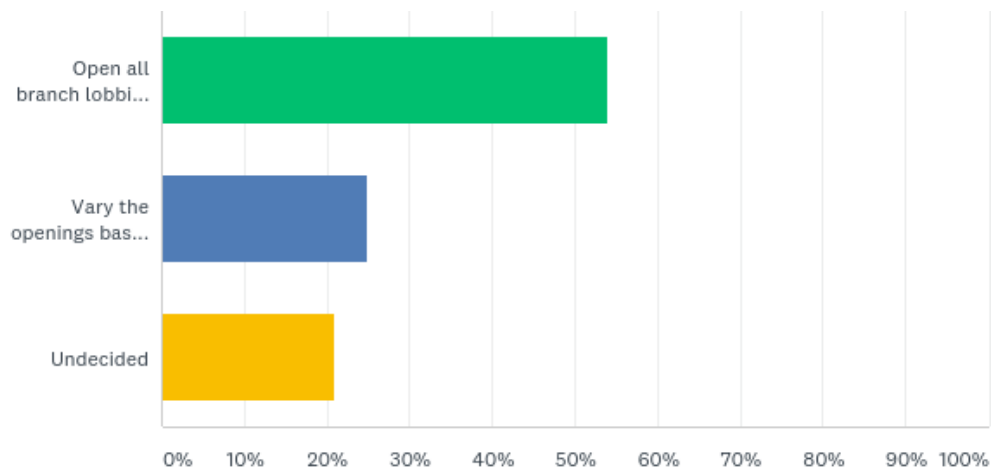


ANSWER CHOICES	RESPONSES	
Yes, please specify date	22.00%	22
No	78.00%	78
TOTAL		100

Q1: Do you have a target date to reopen your branch lobbies?

Comment Summary	
(9)	Dependent on Stay at Home orders/guidelines
(8)	May 18 th
(6)	May 26th
(2)	Date after May 26th
(2)	Monitoring what other banks are doing

Q2: Do you plan to



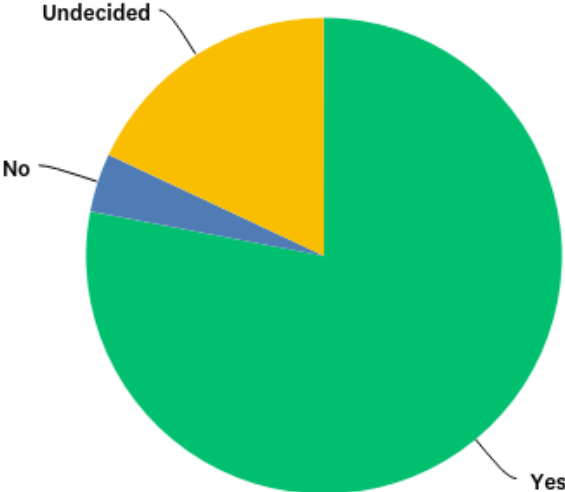
ANSWER CHOICES	RESPONSES	
Open all branch lobbies on the same date	54.00%	54
Vary the openings based on market/area factors	25.00%	25
Undecided	21.00%	21
TOTAL		100

Q3: When you reopen your lobbies, will you have (check all that apply)



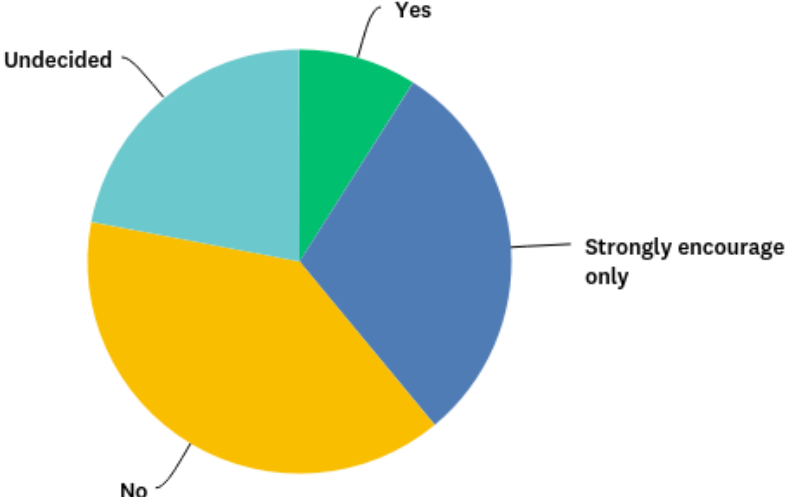
ANSWER CHOICES	RESPONSES	
Limited hours	11.00%	11
Regular hours	54.00%	54
Staff teams on alternating days	17.00%	17
Full staff	33.00%	33
Undecided	35.00%	35
Total Respondents: 100		

Q4: Will you be installing plexiglass/sneeze guards at the teller windows?



ANSWER CHOICES	RESPONSES	
Yes	78.00%	78
No	4.00%	4
Undecided	18.00%	18
TOTAL		100

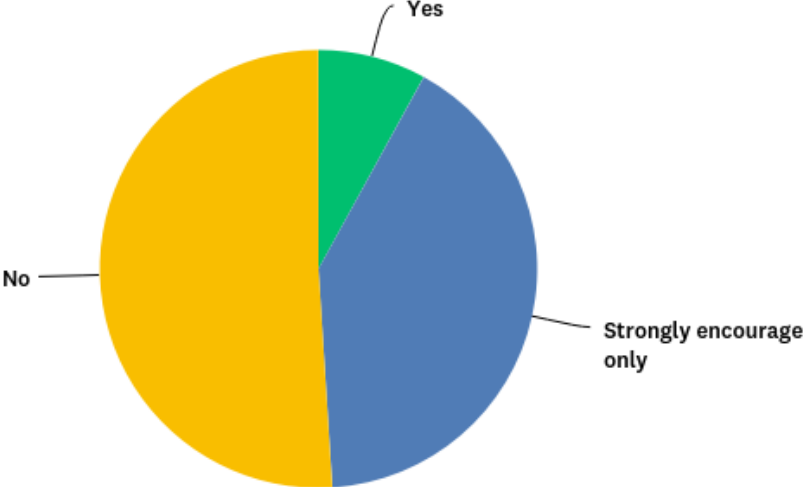
Q5: Will you require employees to wear face masks?



92 of the 100 responding banks will provide personal protective equipment including masks and gloves to their employees

ANSWER CHOICES	RESPONSES	
Yes	9.00%	9
Strongly encourage only	30.00%	30
No	39.00%	39
Undecided	22.00%	22
TOTAL		100

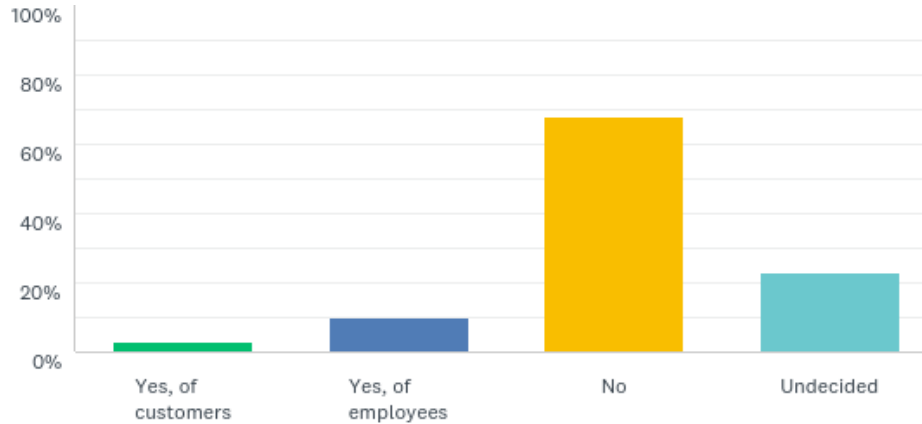
Q6: Will you require customers to wear face masks?



Many responding banks are undecided about customers wearing masks, citing identification and robbery concerns

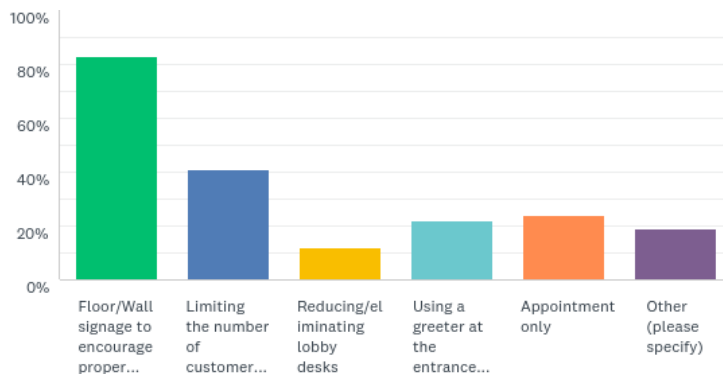
ANSWER CHOICES	RESPONSES	
Yes	8.00%	8
Strongly encourage only	41.00%	41
No	51.00%	51
TOTAL		100

Q7: Will you be taking temperatures before allowing entrance to the bank?



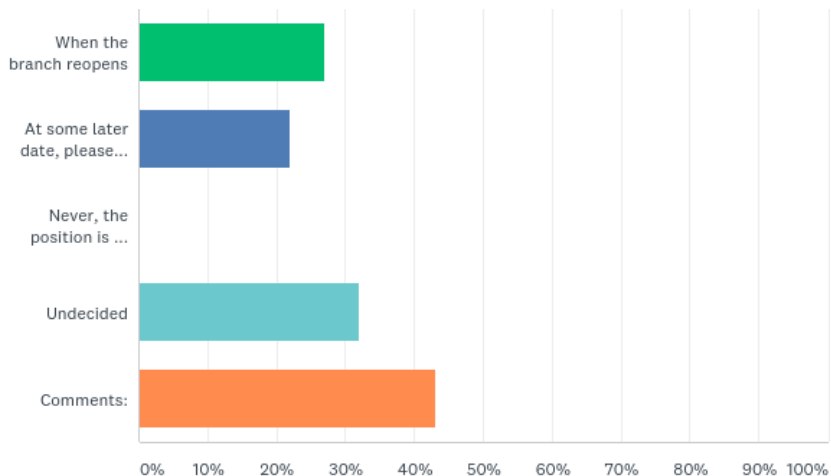
ANSWER CHOICES	RESPONSES	
Yes, of customers	3.00%	3
Yes, of employees	10.00%	10
No	68.00%	68
Undecided	23.00%	23
Total Respondents: 100		

Q8: Which social distancing measures will be implemented in your bank branches (select all that apply)



ANSWER CHOICES	RESPONSES	
Floor/Wall signage to encourage proper distancing	83.00%	83
Limiting the number of customers in the branch at a time	41.00%	41
Reducing/eliminating lobby desks	12.00%	12
Using a greeter at the entrance to the lobby to welcome people and control customer flow	22.00%	22
Appointment only	24.00%	24
Other (please specify)	19.00%	19
Total Respondents: 100		

Q9: When are you planning to bring back into the bank those employees who have been working remotely?

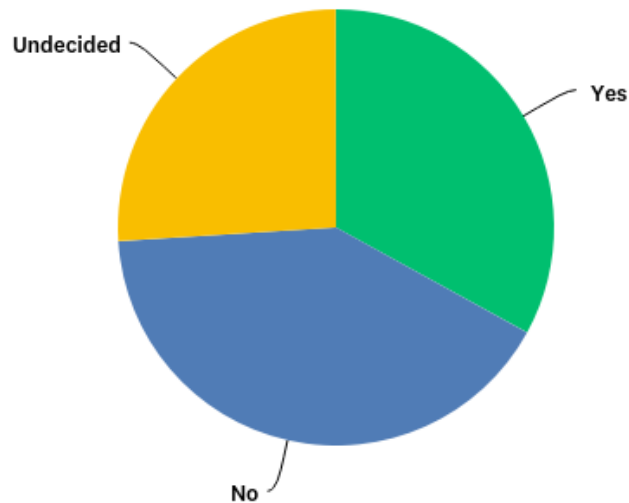


ANSWER CHOICES	RESPONSES	
When the branch reopens	27.00%	27
At some later date, please specify below	22.00%	22
Never, the position is now permanently remote	0.00%	0
Undecided	32.00%	32
Comments:	43.00%	43
Total Respondents: 100		

Q9: When are you planning to bring back into the bank those employees who have been working remotely?

Comment Summary	
(12)	Never went remote/No remote staff
(5)	Taking it on a case by case basis
(4)	Rotating staff in/out until threat subsides
(3)	Dependent on Stay at Home orders/guidelines
(3)	Most workers have already returned

Q10: Will you stagger the return of those who have been working remotely?



ANSWER CHOICES	RESPONSES	
Yes	33.00%	33
No	41.00%	41
Undecided	26.00%	26
TOTAL		100

Respondents also shared...

- 📄 We have reduced our hours and we are thinking this might be the opportunity to keep those changes permanent*
- 📄 I anticipate the lobby traffic will be greatly reduced and we will have to determine staff level changes once our lobby is reopened*
- 📄 We are opening one branch to see how effective our plan is, the others will follow in 7-10 days*
- 📄 We will open our grocery store location last*
- 📄 We will continue to rotate staff in/out of the bank until the pandemic threat subsides*
- 📄 We have added additional cleaning, hand sanitizer stations, wash your hands signs in the bathroom, touchless soap dispensers in all bathrooms*
- 📄 When/how to re-open is going to be a huge challenge*
- 📄 We are going to take this slow as we expect an increase in cases and don't want to have significant exposure*

Respondents also shared...

- It is too soon to consider opening until there is more information available about the virus and its continued impact*
- We do not plan to open anytime in the near future. The fluidity of the situation makes these decisions very difficult. Our decision, if not handled properly, has huge risk potential. We are interested to see what the rest of community banking plans to do*
- We are in no rush to resume lobby operations. The drive thru can handle retail / teller needs and lending can be by appointment only. This could last a long time*
- I think slowly opening the lobby is going to be our best bet. Customers have become more comfortable about using other means of banking (drive-up, walk-up, online banking, etc.)*
- We are making a written plan right now and will be sharing it with all employees for their buy in*
- We are finding that reopening our lobby is much more daunting than closing it ever was! We are eager to reopen but will not do so until we believe it is in both our customers' and employees' best interests*
- We plan to be a follower and not a leader in re-opening the lobbies*