



# Coronavirus Disease 2019 (COVID-19)

## COVID-19 Employer Information for Banks

**Coronavirus disease 2019 (COVID-19)** is a respiratory illness caused by a virus called SARS-CoV-2. Our understanding of how the virus [spreads](#) is evolving as we learn more about it.

COVID-19 can sometimes cause serious complications. [People at a higher risk for severe illness](#) include:

- People 65 years and older
- People of any age who have serious underlying medical conditions

### How COVID-19 Spreads

COVID-19 is a new disease, and we are still learning about [how it spreads](#). Here's what we currently know:

- It mainly spreads from person to person.
  - Between people who are in close contact (within about 6 feet)
  - Through respiratory droplets produced when a person who has COVID-19 coughs, sneezes, or talks
- COVID-19 may be spread by people who are not showing symptoms.
- You may also be able to get it by touching a surface or object that has the virus on it, and then touching your mouth, nose, or eyes.

#### **As a bank employer, your workforce might come into contact with the virus by**

- Being in close contact with patrons or coworkers.
- Touching or handling high-contact surfaces and equipment, and then touching their mouth, nose, or eyes.


### How You Can Protect Your Staff and Others and Slow the Spread


Conduct a thorough COVID-19 [hazard assessment](#) of the workplace to identify scenarios where workers cannot stay at least 6 feet from each other or customers. Follow the [hierarchy of controls](#) to address these situations, including engineering controls, workplace administrative policies, and the use of personal protective equipment (PPE).

#### **Create a COVID-19 Workplace Health and Safety Plan**

- Start by reviewing the [CDC Interim Guidance for Businesses and Employers](#), which provides guidelines and recommendations that all employers can use to protect their employees and customers. Actions taken should be based on analysis of ongoing community transmission, local factors, and bank-specific conditions.

## Identify where and how employees might be exposed to COVID-19

Employers are responsible for providing a [safe and healthy workplace](#) .

- Conduct a thorough [hazard assessment](#)  in the bank to identify potential workplace hazards related to COVID-19.
- In addition to the main public areas where employees interact with customers, identify other areas that may lead to close contact (within 6 feet) among employees (e.g., conference rooms, offices, cubicles, safe deposit vaults, break rooms, entrances, and exits).
- Follow CDC guidance and work with [local and/or state public health authorities](#) and occupational safety and health professionals to decide if and how you will [test](#) employees and do workplace [contact tracing](#) of those who test positive for COVID-19.



**Develop hazard controls using [the hierarchy of controls](#) to prevent infection among employees. Include a combination of controls noted below**

### Isolate people from the hazards (Engineering controls)

- Adjust workstations, if needed, to help employees stay at least 6 feet away from each other and customers ([social distancing](#)).
  - Install transparent shields or other barriers where social distancing is not an option (e.g., teller counters).
    - Shields should be able to withstand frequent cleaning.
- Separate employees from each other and from customers in all other areas of the bank, such as public counters, conference rooms, offices, cubicles, safe deposit vaults, break rooms, parking lots, entrances, and exits.
  - Use visual cues such as floor markings and signs to encourage social distancing.
  - Close or limit access to common areas where employees are likely to gather and interact.
- Remove or strategically space chairs in waiting areas to discourage social gathering and maintain social distancing.
  - Only allow the number of customers in the bank for stations that are open. A door greeter can assist by managing the flow of customers.
- Bank managers should work with their facility manager to adjust the ventilation so the maximum amount of fresh air is delivered to occupied spaces and the humidity is 40%-60%. If possible, increase filter efficiency of HVAC units to highest level.
- Portable high efficiency particulate air (HEPA) filtration units may be considered to remove contaminants in the air.
- More considerations for improving the building ventilation system can be found in the [CDC Interim Guidance for Businesses](#).





### Change the way people work (Administrative controls)

- Consider conducting daily health checks of employees before they enter the facility.
  - [Screening options](#) could include taking employees' temperature and assessing potential [symptoms](#) before they start work.
  - Employees should stay at least 6 feet apart while waiting for screening.
  - For customers with appointments, consider screening them by telephone for [symptoms](#) of COVID-19 before their appointment. If the customer reports symptoms of a respiratory illness, recommend they reschedule their appointment.

- During times of known community transmission, consider allowing only customers with an appointment to enter the building.
- Stagger shifts, start times, and break times as feasible to reduce crowding and ensure employees can stay least 6 feet away from each other.
- Implement flexible worksites (e.g., telework) for positions where in-person contact is not required.
- Encourage customers to use drive-thru banking services, automated teller machines (ATMs), online banking, or the mobile banking app for routine transactions that do not require personal assistance.
- Avoid in-person meetings when possible. Consider using teleconferencing or videoconferencing instead.
  - When teleconferencing or videoconferencing is not possible, hold meetings in open, well-ventilated spaces, stay at least 6 feet apart, and wear cloth face coverings.
- Consider discontinuing the use of customer deposit/withdrawal slip stations.
- Consider providing disposable pens.
- **Clean and disinfect** high-touch surfaces.
  - For high-touch surfaces, use products that are [EPA-registered](#) , [diluted household bleach solutions](#), or alcohol solutions with at least 70% alcohol, appropriate for surface disinfection.
    - If surfaces are dirty, clean them using a detergent or soap and water before you disinfect them.
  - Provide sanitizing materials so high-touch surfaces (e.g., ATMs, drive-thru equipment, pens, cash drawers, time clocks, break room tables and chairs, vending machines, railings, door handles, customer deposit/withdrawal slip stations) can be properly wiped down before each use. Place posters or [signs](#)  to remind employees to disinfect workspaces and equipment after use.
    - Conduct targeted and more frequent cleaning of high-touch surfaces.
- Give employees enough time and access to soap, clean water, and single-use paper towels for handwashing.
  - Remind employees to [wash their hands](#) often with soap and water for at least 20 seconds. If soap and water are not available, they should use hand sanitizer with at least 60% alcohol between different customer transactions.
  - Provide hand sanitizer, tissues, and no-touch waste baskets at teller stations and desks.
  - Encourage employees to avoid touching their eyes, nose, and mouth with unwashed hands.
- **Post signs and reminders** at entrances and in strategic places listing the signs and symptoms of infection, the importance of handwashing, and how to cover coughs and sneezes. This should include alternative formats for non-English speakers and populations with disabilities, including signs in braille and larger prints, as needed.
- When exchanging currency or coins, employees should:
  - Wipe the counter between each customer.
  - Avoid touching their face.
  - Clean their hands often after touching money or paperwork handled by customers.
- Remind employees that some people can spread COVID-19 even if they do not have symptoms. Consider all close contact (within 6 feet) with employees, customers, and others as a potential source of exposure.
- Remind employees to cover their mouth and nose with a tissue when they cough or sneeze, or use the inside of their elbow. Throw away used tissues into no-touch trash cans and immediately wash hands with soap and water for at least 20 seconds. If soap and water are not available, use hand sanitizer containing at least 60% alcohol. Learn more about [coughing and sneezing](#) etiquette on the CDC website.
- Use cloth face coverings as appropriate
  - Recommend that workers wear a [cloth face covering](#). Cloth face coverings are intended to protect other people—not the wearer. They are not considered to be PPE, which protects the wearer.
  - Make sure employees know how to put on and take off a cloth face covering safely.
  - Cloth face coverings should be washed after each use.

- Cloth face coverings should not be worn if they create a new risk (e.g., if they interfere with driving or vision, or contribute to heat-related illness).
- Consider requiring visitors to the workplace (service personnel, customers) to also wear cloth face coverings when social distancing cannot be maintained.

### Protect Employees with Personal Protective Equipment (PPE)

- The Occupational Safety and Health Administration (OSHA) has created [Guidance on Preparing Workplaces for COVID-19](#)   to reduce worker exposure to COVID-19 based on the OSHA [occupational risk pyramid](#)   . OSHA has divided job tasks into four levels (low, medium, high, and very high) of exposure risks to COVID-19 on the job.
- For most bank employees, an OSHA exposure risk level of “low” is appropriate.
  - PPE is not recommended for employees in the lower exposure risk group.
  - The hazard assessment may determine that some employees have a higher risk level and need PPE.

### Educate Employees and Supervisors About the Steps They Can Take to Protect Themselves at Work and Home

- Communication and training should be based on the [latest guidance](#) and be easy to understand, in the preferred language(s) spoken or read by the employees.
  - Emphasize use of images (infographics) that account for language differences among employees.
- Include topics such as signs and symptoms of infection, staying home when ill, social distancing, handwashing, and how to reduce risk of transmission at work, at home, and in community.
- Use signs (preferably infographics) placed in strategic locations to reinforce training. Signs should remind employees to wash their hands and direct them how and when to use face coverings and how to report signs and symptoms of infection.
- Provide employee training on how to [put on and take off a cloth face covering](#) safely.
- Teach employees not to touch their eyes, noses, or mouths, unless they have removed their cloth face coverings and thoroughly washed their hands.

### Take Actions to Create a Healthy Place of Business for Employees and Your Customers

Read the [CDC Interim Guidance for Businesses and Employers](#) to learn about more recommendations for creating new sick leave, cleaning, and employee communication policies to help protect your employees and customers.

## Where can I get more information?

You, as the employer, are responsible for responding to COVID-19 concerns and informing employees of potential hazards in your bank. The following resources can help reduce the risk of exposures to COVID-19 at work:

- [CDC Interim Guidance for Businesses and Employers \(COVID-19\)](#)
- [CDC Cleaning and Disinfecting Your Facility](#)
- [CDC Reopening Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools, and Homes](#)
- [NIOSH Workplace Safety and Health Topic: COVID-19](#)
- [CDC COVID-19](#)
- [OSHA COVID-19](#) 
- [OSHA Guidelines on Preparing Workplaces for COVID-19](#)  
- CDCINFO: 1-800-CDC-INFO (1-800-232-4636) | TTY: 1-888-232-6348 | website: [www.cdc.gov/info](http://www.cdc.gov/info)

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