



Getting Ready To Resume Full Services Post COVID-19

business customers pandemic

Summary: As states start reopening widely, financial institutions are beginning to resume full operations and reopen some branches. We have a short checklist to get you ready.

Opossums don't officially "play dead" as rumored. They actually faint due to overexcitement. Since some branches have been temporarily closed or operating at a reduced level, bankers may be overexcited to [reopen their branches](#) and resume full-service levels too. But, things will be different as they do.

What this means will differ by region and institution. So, today we provide a couple of examples along with a short checklist to get you started.

We found that one Midwestern FI has reportedly begun to repopulate its offices, starting with 9% of its remote workers. The institution has had to work through issues regarding elevator requirements, food service, and limiting bathroom capacity. Besides providing an ample supply of protective gear and cleaning supplies, there's also a hotline for employees to report safety violations so they feel secure in their work environment.

In preparation for reopening, a large national FI has reportedly installed more than 20K acrylic barriers so customers and employees feel safe. That's in addition to the fresh masks it's making available every day to employees.

There are several challenges that FIs could experience as they resume full operations. A sufficient supply of cleaning products, employee child care availability, and public transportation infection risks for both employees and customers are only a few. While this is a difficult time, we can learn and help each other.

As you work on ramping back up your banking services, here is a brief checklist of things to address:

1. **Review all guidance**, including federal, state, and local government to understand the criteria needed to reopen.
2. **Create/review your strategic reopening plan** based on the above criteria, management and board direction, the number of employees returning to your branch (in various stages, if needed), and customer communications.
3. **Discuss contingency plan and risk mitigation** for reopening with all departments, including legal counsel
4. **Ensure insurance coverage** is appropriate under current conditions
5. **Provide visible and clear signage** for customers, once you open, with any new restrictions (limiting the number of customers, specific waiting areas, facial coverings requirement, etc.)
6. **Educate your personnel** on any new restrictions and provide them with a checklist of new activities required, such as cleaning between customer meetings, providing touchless transactions where possible, etc. They should also have protocols on what to do if someone appears infected.

There are no easy answers, but difficult conversations and decision-making will become more commonplace over the next weeks as FIs continue to ease back into a sense of normalizing work mode. As you go through this, just remember that we are all going through it too.

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