

First National Bank in Howell COVID-19 Preparedness and Response Plan

In accordance with the State of Michigan Department of Health and Human Services (DHHS) Emergency Order under MCL 333.2253 and the CDC Interim Guidance for Businesses and Employers Responding to Coronavirus Disease 2019 (COVID-19), May 2020, First National Bank in Howell (“Company”) institutes this COVID-19 Preparedness and Response Plan (“Plan”).

Company aims to protect its workforce by enacting all appropriate prevention efforts. Company is continually monitoring guidance from local, state, and federal health officials and implementing workplace and Plan modifications where appropriate.

Employees with questions are encouraged to contact Human Resources via phone at 517-540-6346 and/or email at mcampbell@fnbh.com.

Company designates the following worksite supervisors/employees to implement, monitor, and report on this Plan:

Maribeth Campbell
Patti Griffith
Marty Smith
Carrie Newstead
Jan Bouchard
Brian Siebert
Mary Tumbarella
Carrie Conine
Laura Carpenter
Steve Jacob
Laurie Marshall
Michelle Williams
Angie McFarland

Company will designate additional individuals as needed.

This Plan is maintained and posted at all Company locations.

1. Prevention Efforts and Workplace Controls

a. Cleanliness and Social Distancing

Company limits the number of employees present on premises and the movement of employees between work sites to no more than is strictly necessary. Employees who are able to perform their essential duties remotely may be permitted to work from home in accordance with approved telework arrangements.

Management will continue to monitor and limit on site work to only those employees that are necessary. To ensure business continuity can be maintained if there were to be an outbreak in the office, management will review recommended guidance to determine when staff working remotely

will return to the office. Company establishes the following recommended social distancing and other safety measures for employees working on site:

- Gatherings where social distancing cannot be maintained are prohibited;
- Staff meetings are postponed, cancelled or held remotely;
- Employees are required whenever possible while at work to maintain physical distance even when on break, and are encouraged to do so when away from the workplace.
- Employees are required to maintain physical distance when reporting to work, clocking in, leaving work, and clocking out;
- Company utilizes ground markings, signs, and physical barriers, as appropriate, to further facilitate social distancing;
- Employees' work stations are no fewer than six feet apart;
- Whenever possible, Company utilizes flexible and/or rotational scheduling, including staggered start and break times, to limit the number of employees simultaneously working on-site;
- Company assigns employees to dedicated entry points to reduce congestion at the main entrance;
- Company provides visual indicators of appropriate spacing for employees throughout the premises and outside of the dedicated entry points in case of congestion;
- Company restricts usage of non-essential common space;
- Company utilizes physical barriers, where possible and appropriate, separating work stations from cafeteria tables;
- Company turns off water fountains;
- Company posts this Plan to emphasize the importance of personal hygiene;
- Employees' interactions with the general public and delivery personnel are modified to allow for social distancing and additional physical space between parties; and
- Non-essential travel and in-person visits are postponed or cancelled.

Company provides employees with, at a minimum, non-medical grade face coverings, as well as appropriate personal protective equipment ("PPE") (e.g., gloves, goggles, face masks). Masks must be worn by employees when in shared spaces (e.g., in-person meetings, restrooms, hallways), and if they consistently maintain fewer than six feet of separation. Reusable face masks will be provided to all employees. Disposable PPE is available upon entrance to the Bank for employees and customers and, when used, must be disposed of in trashcans provided at exits.

In addition, Company is instituting the following cleanliness measures:

- Where possible, increasing ventilation rates and circulation throughout worksites;
- Implementing a cleanliness plan and infection-control measures in accordance with EPA Guidance for Cleaning and Disinfecting, performing routine environmental cleaning and disinfection with an EPA-approved disinfectant, especially of common areas and frequently touched surfaces;
 - Identifying what needs to be cleaned with soap and water, including visibly dirty surfaces;
 - Identifying what needs to be disinfected with an EPA-approved disinfectant or EPA-approved alternative, considering estimates that COVID-19 lasts in the air for

- 3 hours and on common surfaces for varying lengths of time (e.g., 5 days on glass; 4 days on wood; 3 days on plastic and stainless steel; and 24 hours on cardboard);
- Where available, providing hand-washing and/or hand-sanitizing stations in high-traffic areas to enable easy access by employees.

Company identifies the following locations as high-risk areas: hallways, elevators, break areas, lunchrooms. Employees must maintain social distancing when occupying and/or passing through these areas. Maximum capacity for breakrooms at all branches will be one person. The Main Office Lounge on the 3rd Floor will be limited to three. Chairs in breakrooms will be removed to encourage employees to maintain social distancing when on break or at lunch.

Company provides all branch locations and departments with cleaning and disinfecting supplies. Additional supplies can be obtained from Bill Graham. Order additional supplies by emailing bgraham@fnbh.com or by calling 517.404.2661 or extension 1160.

Employees are expected to minimize COVID-19 exposure by:

- Cleaning work stations at the beginning and end of each shift;
- Avoiding, when possible, the use of other employees' phones, desks, offices, or other work tools and equipment;
- Frequently cleaning and disinfecting tools and equipment;
- Frequently washing hands with soap and water for at least 20 seconds;
- Discontinuing the use of hand dryers;
- Utilizing hand sanitizer when soap and water are unavailable;
- Avoiding touching their faces with unwashed hands;
- Avoiding handshakes or other physical contact;
- Avoiding close contact with sick people;
- Practicing respiratory etiquette, including covering coughs and sneezes;
- Immediately reporting unsafe or unsanitary conditions on Company premises to designated Plan supervisors and/or Human Resources;
- Complying with Company's daily screening processes;
- Seeking medical attention and/or following medical advice if experiencing COVID-19 symptoms;
- Complying with self-isolation or quarantine orders; and
- Utilizing personal protective equipment and hand sanitizer on public transportation.

Employees are trained on the information contained within this Plan, as well as the CDC's "How to Protect Yourself and Others" and "How to Safely Wear and Take Off a Cloth Face Covering" posters, attached here, and displayed on-site. Employees return a signed acknowledgement to Human Resources, confirming their receipt and review of the information.

b. Supplemental Measures Upon Notification of Employee's COVID-19 Diagnosis and/or Symptoms

An employee with a COVID-19 diagnosis or who displays symptoms consistent with COVID-19 must be immediately removed from the worksite. If an employee reports to work sick or

develops symptoms while at work, they will be asked to remain in their personal work area until speaking with their immediate supervisor or the Human Resources Officer. Sick employees should put on a face mask if they are able to tolerate wearing one. If an emergency, 911 should be called. If the employee is feeling well enough to drive themselves home, they will be allowed to leave the building without going into any other area of the building. If an employee is not able to drive themselves home, arrangements should be made with their emergency contact to pick them up or the supervisor or HR could drive the employee home or to seek medical care. Employees should be separated from other employees if not able to leave immediately, preferably into an unoccupied office or room. Once the employee leaves the building, the room should be closed off to other employees until cleaned.

If the employee works at a branch location, the branch will be closed for 24 hours once the Bank learns of the confirmed or suspected case of COVID-19. Human Resources will make arrangements with Facilities Maintenance to have the individual's workstation and common areas deep cleaned. The building will be reopened the day following cleaning. If the employee works at the Main Office, the employee's office or the entire floor may be closed for 24 hours once the Bank learns of the confirmed or suspected case of COVID-19. Human Resources will make arrangements with Facilities Maintenance to have the individual's office and common areas deep cleaned. The office or floor will be reopened the day following cleaning.

In response to a confirmed diagnosis or display of COVID-19 symptoms, as defined by the Daily Screening process, by any individual who worked at or visited the worksite, Company:

- Informs all employees, owners, contractors, or suppliers who may have come into contact with the diagnosed/symptomatic individual in the 48 hours preceding the onset of symptoms of a potential exposure;
- Keeps confidential the identity of the diagnosed/symptomatic individual; and
- Implements its response plan and cleaning and disinfecting protocols, including shutting down appropriate areas of the premises, increasing ventilation, and conducting a deep cleaning of both the diagnosed/symptomatic individual's workstation and those common areas potentially infected by the individual.

All employees who worked in sustained, close proximity to the diagnosed/symptomatic individual (i.e., those employees who worked within six feet of the diagnosed/symptomatic individual for at least ten minutes) in the 48-hour timeframe are also removed from the worksite for at least 14 days; however, should these exposed employees later develop COVID-19 symptoms and/or receive a confirmed diagnosis, they may not report on-site until all return-to-work requirements are met, defined below.

Company's Human Resources Department confidentially maintains a central log of diagnosed/symptomatic employees. If applicable, Company notifies Company leadership, contractors or owners of confirmed COVID-19 diagnoses among workers on premises.

Company immediately notifies the local public health department of a confirmed COVID-19 diagnosis.

Company's Human Resources maintains documentation related to exposure notifications.

Company completes an OSHA Form 300, as well as a Form 301, "if it is more likely than not that a factor or exposure in the workplace caused or contributed to the illness." If an employee infects a coworker, the coworker has suffered a work-related illness if one of the recording criteria (e.g., medical treatment or days away from work) is met.

c. Worker Exposure Classification

Employees' "worker exposure" is classified as medium risk by the Occupational Safety and Health Administration's guidance because they frequently and/or closely interact with the general public.

Given this classification, Company provides the following controls in addition to the above-summarized prevention efforts: installing physical barriers where feasible, limiting exposure to the general public, and minimizing face-to-face contact.

2. Identification and Isolation of Sick and/or Exposed Employees

Risk and exposure determinations are made without regard to employees' protected characteristics, as defined by local, state, and federal law.

Any health-related information and documentation gathered from employees is maintained confidentially and in compliance with state and federal law. Specifically, medical documentation is stored separate from employees' personnel documentation.

a. Employees' Self-Monitoring

The following employees should **not** report to work and, upon timely notification to their supervisor and Human Resources, will be removed from the regular work schedule:

- Employees who are currently and atypically suffering from symptoms of COVID-19, such as fever of 100.4 degrees or greater, chills, cough, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headache, sore throat, new loss of smell or taste, congestion or runny nose, and/or gastrointestinal problems, including nausea, diarrhea, and vomiting, whether or not accompanied by a formal COVID-19 diagnosis;

If an employee has a potential exposure to COVID-19 they may be permitted to continue work providing that the practices below are adhered to

- Employees remains asymptomatic
- Employee checks their temperature before arriving to the office and completes pre-screening questionnaire when arriving to the office
- Employee continues to self monitor for symptoms throughout the day
- Employee wears a face mask at all times while in the workplace for 14 days after last exposure.
- Employee ensures social distancing is maintained at all times by maintaining 6 feet of distance with others

- Employee cleans and disinfect work spaces and areas used including shared equipment routinely.

If the employee becomes sick during the day, they should be sent home immediately.

Such employees may only resume in-person work upon meeting all return-to-work requirements, defined below.

b. Daily Screenings

To prevent the spread of COVID-19 and reduce the potential risk of exposure, Company screens employees and visitors on a daily basis at dedicated entry points; Company ensures that employees and visitors utilize these entry points by barring entry via other egresses.

Employees are asked the following questions before entering the worksite:

1. Are you currently and atypically suffering from any of the following symptoms – fever of 100.4 degrees or greater, chills, cough, shortness of breath or difficulty breathing, fatigue, muscle pain, sore throat, new loss of smell or taste, congestion or runny nose, and/or gastrointestinal problems, including nausea, diarrhea, and vomiting?
 - a. If yes, access is denied, and employee is advised to self-isolate/self-quarantine at home, until employee is permitted to return to work as defined below.
2. Have you lived with, or had close contact with, someone in the last 14 days diagnosed with or displaying the symptoms of COVID-19?
 - a. If yes, employee is allowed to enter providing the practices below are adhered to:
 - Employees remains asymptomatic
 - Employee checks their temperature before arriving to the office and completes pre-screening questionnaire when arriving to the office
 - Employee continues to self monitor for symptoms throughout the day
 - Employee wears a face mask at all times while in the workplace for 14 days after last exposure.
 - Employee ensures social distancing is maintained at all times by maintaining 6 feet of distance with others
 - Employee cleans and disinfect work spaces and areas used including shared equipment routinely.

Visitors who reply “Yes” to any of the above questions are not permitted entrance.

Employees who develop symptoms during their shift must immediately report to their supervisor and/or Human Resources and be sent home immediately.

Company’s Human Resources maintains documentation related to daily screenings.

c. Return-to-Work Requirements

Employees who were themselves diagnosed with COVID-19, or experienced symptoms thereof, as defined by the Daily Screening process, may only return to work:

- Once released from any quarantine or isolation by the local public health department; and
- Upon confirmation of the cessation of symptoms and contagiousness, proof of which may be acquired via the test-based strategy or the symptom-based strategy.

The test-based strategy is preferred but relies upon the availability of testing supplies and laboratory capacity. Under this strategy, employees may discontinue isolation and return to work upon achieving the following conditions:

- Resolution of fever without the use of fever-reducing medications;
- Improvement in respiratory symptoms (e.g., cough, shortness of breath); **and**
- Two consecutive negative results from COVID-19 tests conducted at least 24 hours apart and in accordance with the current FDA/CDC-recommended procedure

Under the symptom-based strategy, employees may discontinue isolation and return to work upon achieving the following conditions:

- At least 24 hours have passed since recovery defined as resolution of fever without the use of fever-reducing medications;
- Improvement in symptoms; **and**
- Sufficient time has passed since symptoms first appeared:
 - For moderate cases, at least 10 days have passed since symptoms first appeared;
 - For severe cases, at least 20 days have passed since symptoms first appeared.

Employees must present documentation from a health care provider, designating their COVID-19 symptoms as moderate or severe. This designation determines whether an employee must wait 10 or 20 days after the onset of symptoms before returning to work.

Employees who came into close contact with, or live with, an individual with a confirmed diagnosis or symptoms may return to work after either 14 days have passed since the last close contact with the diagnosed/symptomatic individual, or the diagnosed/symptomatic individual receives a negative COVID-19 test.

3. Workplace Flexibilities and Potential Benefits for Employees Affected by COVID-19

Employees may be eligible for paid and unpaid leaves of absence.

Employees may be permitted to utilize available paid-time off provided under Company policy concurrently with or to supplement any approved leave.

a. FFCRA

Employees may qualify for two different types of paid leave under the Families First Coronavirus Response Act (“FFCRA”).

Under the Emergency Paid Sick Leave Act (“EPSLA”), employees may seek up to two weeks (i.e., 10 business days) of paid leave for the following reasons:

1. Subject to a Federal, State, or local quarantine or isolation order related to COVID-19;
2. Advised by a health care provider to self-quarantine due to concerns related to COVID-19;
3. Experiencing symptoms of COVID-19 and seeking a medical diagnosis;
4. Caring for an individual subject to a quarantine or isolation order or advised to self-quarantine due to concerns related to COVID-19;
5. Caring for a son or daughter whose school or childcare provider is closed or unavailable due to COVID-19 precautions; and
6. Experiencing any other substantially similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretary of the Treasury and the Secretary of Labor. (Please note, the Secretary of Health and Human Services has not defined conditions which trigger this subpart under the EPSLA.)

For full-time employees, two weeks of leave equates to 80 hours; for part-time employees, two weeks of leave equates to a number of hours equivalent to the number of hours usually worked in a two-week period.

Paid leave for reasons 1, 2, and 3, above, is paid at the employee’s regular rate of pay, capped at \$511/day. Paid leave for reasons 4, 5, and 6, above, is paid at a rate equivalent to two-thirds of an employee’s regular rate of pay or minimum wage, whichever is greater, capped at \$200/day.

Under the Emergency Family and Medical Leave Expansion Act, employees may seek up to twelve weeks of leave to care for a son or daughter whose school or childcare provider is closed or unavailable due to COVID-19 precautions. The first two weeks of leave, which run concurrently with the EPSLA leave, may be unpaid; the remaining ten weeks of leave are paid at a rate equivalent to two-thirds of an employee’s regular rate of pay or minimum wage, whichever is greater, capped at \$200/day.

b. Executive Order 2020-36

Employees who require leave beyond the EPSLA because of their own COVID-19 diagnosis/symptoms, or because they have had close contact or live with an individual with a COVID-19 diagnosis/symptoms, may be eligible for unpaid leave under FFCRA until permitted thereunder to return to work.

c. Unemployment Compensation Benefits

Under Executive Order 2020-76, and the federal CARES Act, unemployment compensation benefits are expanded in terms of eligibility, amount, and duration.

Employees who are unable to report to work for reasons related to COVID-19 are referred to Human Resources for information on unemployment compensation benefits. Such reasons include the following:

1. Being under self-isolation or self-quarantine in response to elevated risk from COVID-19 due to being immunocompromised;
2. Displaying at least one of the principal symptoms of COVID-19 (i.e., fever, atypical cough, atypical shortness of breath);
3. Having close contact in the last 14 days with a confirmed COVID-19 diagnosis;
4. Needing to care for someone with a confirmed COVID-19 diagnosis; and
5. Fulfilling a family care responsibility as a result of a government directive (e.g., caring for a child whose school or childcare provider is closed or otherwise unavailable due to COVID-19).

d. FMLA and ADA

Employees may be entitled to unpaid leave under the Family and Medical Leave Act (“FMLA”) if their absence is related to their own serious health condition or that of a family member. COVID-19 may constitute a serious health condition where “complications arise.”

Company is also mindful of its obligations under the Americans with Disabilities Act (“ADA”). Specifically, if an employee requests an accommodation because of a condition that may be complicated by COVID-19 (e.g., cystic fibrosis, emphysema, COPD), then Company engages in the interactive process to provide a reasonable accommodation. This may mean allowing the employee to work remotely (if reasonable) or work an alternative schedule.

4. Plan Updates and Expiration

This Plan responds to the COVID-19 outbreak. As this pandemic progresses, Company will update this Plan and its corresponding processes.

This Plan will expire upon conclusion of its need, as determined by Company and in accordance with guidance from local, state, and federal health officials.

ACKNOWLEDGMENT

By signing below, Employee acknowledges receipt of and training on the following:

- Company’s COVID-19 Preparedness and Response Plan;
- CDC’s “How to Protect Yourself and Others” poster; and
- CDC’s “How to Safely Wear and Take Off a Cloth Face Covering” poster.

Employee understands it is his/her responsibility to review and understand the above. Employee acknowledges and agrees that he/she will comply with all safety and COVID-19 procedures implemented by Company.

Employee

Date