

IMAGINE that ten percent of your employees are too sick to come to work on any given day.

Imagine that cumulatively, 40 percent of your workforce could be absent for as many as three to four months.

Imagine that other businesses you rely on are facing the same massive absentee rates.

Hard as it may be to believe, such a scenario could happen... indeed, some health officials say it's inevitable.

The cause: A PANDEMIC FLU

**CREDIT UNIONS
PREPARING FOR PANDEMIC**

WHAT IS A PANDEMIC

A pandemic is a global disease outbreak. A pandemic flu occurs when a new influenza virus emerges for which people have little or no immunity, and for which a vaccine does not exist or is not readily available. The disease spreads easily person-to-person, causing serious illness, and can sweep across the country and around the world in a very short time. Health officials are concerned that the current avian “bird” flu which is circulating widely could mutate to a new strain of flu that humans have no natural immunity against. The World Health Organization has said that a bird flu pandemic could infect 25-30 percent of the world’s population.

In order for a pandemic to occur, three conditions must be met. Two of these have occurred with the avian flu. A new influenza virus subtype has emerged, H5N1 avian virus and the virus has infected humans. The last condition, virus transmission easily among humans has NOT occurred.

“It seems so surreal that we have to think about pandemic flu,” said Michelle Yales, Chief Operating Officer at First Choice Credit Union in West Palm Beach, FL. Yales’ Board of Directors was adamant that the credit union put a plan in place to address pandemic flu. “After we began to delve into it, various aspects began to hit home,” Yales said. “Relating a pandemic to the chicken pox sort of brings it into focus. It is like how chicken pox was once upon a time. With chicken pox you were isolated, both you and people you counted on. Keeping this in mind it becomes something

about three times each century. In the 20th century some readers will recall the Hong Kong Flu of 1968, and the Asian Flu of 1959 which were considered pandemic but were much more quickly controlled and much less virulent than the avian flu currently being watched. The avian flu appears similar to the worst pandemic of the last century, the Spanish Flu of 1918 which killed 500,000 people in the U.S. and 50 million worldwide. The annual flu that we are all familiar with affects 5-20% of the U.S. population, but experts predict pandemic flu could have an infection rate of 25-50 percent of the population. And unlike annual flu, with pandemic flu all age groups may be at risk for infection, not just the typical “at risk” groups. Otherwise fit adults could actually be at relatively greater risk, based on patterns of previous epidemics. A 1918-type pandemic in the near future is projected to result in 85 million severe illnesses and up to 2.5 million deaths. The pandemic would likely last for several months, and no vaccine could be available for at least six to nine months.

STAYING IN BUSINESS

Most credit union disaster recovery people are used to thinking about getting systems back up and running after a disaster, or going someplace temporary to work. The usual business continuity assumptions don’t work in the case of pandemic. Pandemic flu demands a different set of continuity assumptions since it will be widely dispersed geographically and potentially arrive in waves that could last several months at a time. For credit unions, planning for pandemic means

spreaders of the virus. It is possible and even likely that governments could close schools in order to try to slow the spread of the virus. This could in turn, cause the absence of even more employees.

Ken Schroeder, Southeast Corporate’s Vice President of Business Continuity has been speaking to credit union chapters across the southeast over the past year about “Pandemic Planning.” According to Schroeder, some credit unions are “playing ostrich.” Schroeder, a former search, rescue and mobility planner with the U.S. Air Force speaks with authority. “The idea of pandemic for some credit unions seems just too big to handle, but it is not too big to handle. You basically need to consider how you would operate your credit union with one third of your people being gone, as well as plan measures to prevent the remaining staff from getting sick.”

KerCheww! Gesundheit! During Schroeder’s presentation if someone sneezes he walks up to them and hands them a dust mask and set of rubber gloves. After this happens several times he is out of masks and gloves and the point hits home - he doesn’t have enough stuff to go around. He explains, “Credit unions suddenly realize we have to plan and prepare if we are going to have enough stuff to go around.”

Schroeder worked with First Choice Credit Union and helped them write a business continuity plan for pandemic. “A lot of the points Ken made hit home with us,” said Michelle Yales. “We know our members rely on us for services and cash. So we went on to ask ourselves, if members have to go

“ IT IS LIKE HOW CHICKEN POX WAS ONCE UPON A TIME ”

that we can all understand and begin to plan for,” Yales explained.

So what is the REALITY of pandemic flu and why is everyone so concerned? History has shown us that global pandemics occur

primarily addressing staffing problems as well as the fact that partners and vendors the credit union relies on will also have staffing problems. Adding an unknown element into the absentee rate is the fact that children will be the largest carriers and

without pay, will we be prepared to assist them? How will we keep our staff from getting infected?” These were just a few of the things First Choice needed to consider.

Schroeder points out that some of what

exists at the credit union can contribute to controlling the spread of viruses. He says that safeguards such as robbery guard glass can translate into sneeze guards for tellers in a pandemic situation. Sometimes a credit union already has its administration and back office staff separated from staff that have member contact, and if they don't they have time to make plans to separate them. He points out the need for social distancing – seating employees with 6-10 feet of space separating them.

Yales explains what happened after First Choice completed their plan. "After we wrote our plan we had an infectious disease nurse come in to speak to our staff. She talked about things we can do everyday, not just in the case of pandemic. As a result we implemented a very aggressive sanitizing program throughout the credit union with an extra focus on areas where staff have member facing contact. We wipe down personal work spaces and high traffic areas with Clorox wipes and use hand sanitizers. We thought in terms of *everyday*, and *let's keep our staff healthy.*"

MONEY IS SUCH A DIRTY THING

Staff at Coastline Credit Union in Jacksonville, FL approached the credit union's management because of their concerns about handling money all day long and the potential of taking germs home to their families. "We did not set out to deal with pandemic flu," said Donna Johnson, Coastline's Vice President of Operations. "Our actions came about in response to concerns raised by our staff. It has turned out to be a great idea."

Coastline provided tellers with pump bottles of hand sanitizers at their stations to help guard against the flu or other infections. Before leaving for the day, staff members disinfect office equipment with

a bleach-based solution. The credit union says its tellers serve approximately 80-150 people a day, making it relatively easy to transfer viruses via the deposit slips and other paper being handled.

"We rely on our staff heavily and appreciated their concerns about staying healthy in an environment where they are handling money all day long and are in direct contact with members," said Johnson. "We try to keep areas clean and wash hands often. Otherwise every time one person gets sick it spreads throughout the entire workplace."

Coastline has also taken additional



Ken Schroeder's speeches at chapter meetings have been eye opening for credit unions struggling to grasp the REALITY planning for pandemic flu.

steps to cut down on staff handling of money. They are adding cash recyclers as branches are remodeled. A De La Rue cash recycler has just been installed in Coastline's downtown branch. The cash recycler not only dispenses cash but recycles it and interfaces with their Symitar software. "Money almost never touches staff hands, just initially when the machine is loaded," said Johnson. "Our staff is not handling money nearly as much

and we're looking forward to adding the machines to other branches as they are remodeled.

BE PREPARED

Credit unions should begin drafting pandemic plans now, while there is "no or very limited human-to-human transmission," according to the World Health Organization's Global Influenza Preparedness Plan. Planning for pandemic should be simpler than planning for other disasters because credit unions should have full access to all of their facilities. Again, the absence of critical employees will be the real problem. Southeast's Schroeder suggests writing a plan that addresses the key phases of a pandemic: 1. Pre-planning, 2. It's starting, 3. People are out, 4. Recovery and getting ready for the next wave. "Don't just view this as planning for pandemic," says First Choice's Michelle Yales. "It is simply a new way of protecting staff and their families from any disease...from the common cold all the way up to pandemic flu. We've found that it just makes sense to start now taking the steps we can to provide our employees with a healthy work environment TODAY, regardless of the pandemic flu."

If pandemic flu strikes, government officials will issue information and warnings. The federal government's consolidated pandemic influenza website www.pandemicflu.gov and the World Health Organization www.who.org are good sources of information about pandemic flu.

PREPARING FOR PANDEMIC STEPS YOUR CREDIT UNION CAN TAKE

Here is what your credit union can do now to maintain business continuity in the face of pandemic flu. Keep in mind that many strategies take time to implement.

ONE Check that existing business continuity contingency plans address long-term absenteeism rates. In particular, check to see if core business activities can be sustained over several weeks with only a minimal workforce available.

TWO Identify your credit union's essential functions and the individuals who perform them. The absence of these individuals could seriously impair business continuity. Cross train your employees to perform essential functions to ensure resiliency. A good cross training strategy should help to ensure that critical functions can continue without interruption. Identify who can work offsite, who is essential to have in the office, and folks who can just stay home.

THREE Establish or expand policies and tools that enable employees to work from home with appropriate security and network access to applications. If a pandemic does hit, telecommuting may be the most viable option to continue providing member services and maintain employee productivity, even amidst federally sanctioned quarantines. Explore the potential to re-route phone calls to employee's homes, know which employees have PCs at home and adequate internet access.

FOUR Cross train between branches and plan ways to adjust work schedules, realizing that it may not be possible to keep all branches open all the time.

FIVE Determine which outside vendors are critical to maintaining operations and develop alternatives in case they cannot function normally. For example, plan new ordering patterns that could be put in place if cash deliveries become less frequent. Talk to vendors and make sure that they have adequate plans in place to continue their critical functions.

SIX Update sick leave and family medical leave policies and communicate with employees about the importance of staying away from the workplace if they become ill.

SEVEN Maintain a healthy work environment. Ensure adequate air circulation. Post tips on how to stop the spread of germs at work. Promote hand and respiratory hygiene. Ensure wide and easy availability of hand washing and alcohol-based hand sanitizers. Practice social distancing which includes, limited travel, limited meetings or phone meetings, spacing employees six or more feet apart.

EIGHT Ensure 30 day stocks of nitrile gloves, N95 masks, air conditioning filters (for daily change), liquid bleach, tissues, toilet paper, paper towels and large garbage bags.

NINE Establish an emergency communications plan that includes key contacts (with back-ups), a chain of communications (including suppliers and members), and the processes for communicating pandemic status and actions to employees, vendors, suppliers and members in a consistent and timely way.

TEN Talk to your employees about the threat of pandemic and the steps the credit union is taking to prepare for it. Be prepared to provide employees with information on when, if, and how to report to work if pandemic flu strikes.