

May 20, 2020

RE: GCB's plan for re-opening lobbies

To Our Valued Customers:

From: Michael Tucker, President & CEO

I am sure you have seen news articles about the Governor's plan for re-opening Massachusetts for business. It will occur in 4 phases over the coming weeks and months. The Governor is allowing some businesses (manufacturing & construction) to be open as of yesterday, and on Monday the 25th many other service businesses (hair salons, barbers and some curbside retail). The next phase will begin on or about June 8th presuming no negative changes. As a bank, Greenfield Cooperative Bank has already been authorized to stay open as an "essential" business (since the March 24th closing of the state). We chose to have very limited public access until we had more information and we were able to provide reasonable protections for customers and our staff.

From May 20 to June 1st: GCB will continue to operate with drive up and ATM and online/mobile banking access only. ***Public access to the lobbies will be by appointment only during this period*** (subject to following the rules below) for things like safe deposit box access, notarizations and account maintenance issues.

Effective as of June 1st, 2020: ***All our branch lobbies will open for limited public access.*** This means we will limit the number of people in our lobbies for all banking services. Anyone who comes into our lobbies must follow safety standards below.

- **Drive Up and ATM:** As always, the branches will have drive-up tellers, ATM's and online/ mobile banking. These services will continue to operate as before. You always have a choice of where and how to conduct your business. *For example, if you don't want to wear a face mask, you can conduct business at a drive up teller or any ATM. But if you want to go into the lobbies, we will require you to wear a face mask. We'll even supply you one if you don't have your own!*
- **ALL Lobby Offices:** As of today (5/20) we will allow customers into the branch lobbies **by appointment**. **Effective June 1, 2020, we plan on opening ALL lobbies for full banking services, but will limit customer traffic to ensure social distancing. All safety steps must be followed.**
 - a. **Safety steps:**
 - i. **Face Masks for customers:** All customers (except children under age 2) will be required to wear a face mask. **No face mask means no entry.** Branches will have a supply of disposable face masks if needed

for customer. The **Security Camera smile:** Tellers will ask each customer to pull down their mask for a few seconds to “show” their face for the camera at a teller window. This is to make a record of who was in the lobby and provide additional security for all customers and staff

- ii. **Plexiglas shields** every GCB office has plastic shields in place at all teller windows and CSR desks.
- iii. **Temperature Taking:** We will be taking the temperature of all of OUR employees each morning to keep anyone sick out of the office. Please note that we do NOT plan to take temperature of customers.

b. **Social Distancing efforts:**

- i. **Marking of 6 foot gaps:** Each branch will have blue tape / markers and will establish appropriate social distancing and traffic patterns for in/out of the bank. Signage will be posted around the lobbies to remind everyone of the need for social distancing and courtesy.
- ii. **Traffic control in lobbies:** Where possible, we will have a different in and out door, and a GCB staff person to direct people and ensure a limit of those in the lobby.
- iii. **Staff Face Masks:** All public facing employees will be wearing face masks as well.

- c. **Pens:** We will be removing the communal pen in the check writing desks and providing customers a fresh pen for their use.

d. **Sanitizing steps:**

- i. **Hand Washing:** All staff are frequently washing their hands to start the day, at mid-morning and mid-afternoon.
- ii. **Hand Sanitizer:** All offices will have hand sanitizer available in the lobbies for your use.
- iii. **Sanitize work stations and check writing desks:** Each branch will regularly (at least every hour) sanitize high traffic touch areas (doorknobs, check writing desks, teller counters) for the public and behind the teller line for our staff.
- iv. **Nightly Cleaning:** Cleaning companies will continue to do a robust cleaning each night. Before re-opening, all branches will have new filters installed in their cooling/heating system to ensure cleanliness.

- **Loan Departments:** We will restrict access to 62 Federal Street departments to appointment only (or otherwise at the discretion of the officers in charge). We have Plexiglas shields for lenders and customer contact people. ALL safety rules above should also be followed at all times.
- **Loan Applications:** Loan originators will encourage telephone and online applications, but they can engage in a face to face appointment provided the safety steps above are adhered to and there are Plexiglas shields in place.

Summary: Right now these are the steps we will take to re-open, so please plan accordingly. If things change, we will try to update you as soon as we know. I sincerely hope you appreciated what the bank has invested to keep everyone safe during these past ten weeks, and how it will help us during the coming months. Even with these steps, we cannot guarantee no one will get sick. We have addressed every reasonable step to keep you safe while you bank. We plan to continue doing this. Your cooperation in following these rules will keep GCB a safe place to bank for you and others.

Thanks for banking with us!!

Sincerely yours,



Michael E. Tucker, Esq.
President & CEO



Member FDIC, Member DIF, Equal Housing Lender

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