



Considerations for Bank Operations Post COVID-19

Centier Bank Safe Work Playbook

KEEPING ASSOCIATES, CLIENTS AND GUESTS SAFE

A NOTE TO ALL READERS – MAKING BANKING SAFE FOR EVERYONE

The information contained in the Bank's Safe Work Playbook represents Centier's current practices regarding the recommended operation of its banking centers during this time of the unprecedented COVID-19 pandemic. The health and safety of our Centier family - our associates, clients, communities - is our focus. Please know that this is a living document that may be updated by Centier Bank given the fluidity of the situation.

Purpose Statement

The purpose of this document is to provide all locations on a state-wide basis a set of guidelines and expectations for a safe and phased approach to the resumption of economic activity as the State of Indiana achieves certain milestones of COVID-19 mitigation.

In accordance with Governor Holcomb's Executive Order, Executive Order 20-26, Centier Bank has developed this Safety Plan describing the measures we have undertaken to keep associates and clients (guests) safe. This Plan details, at a minimum, the (a) health screening process, (b) cleaning and disinfecting protocols, (c) personal hygiene measures, and (d) social distancing requirements Centier has established and will continue to implement in accordance with applicable local, state, and federal law.

This is not intended to be a how-to manual or cover all potential considerations or alternatives. The contents of this Safety Plan are subject to change and may be updated from time to time. Updates will be posted on Centier Bank's website and in each physical location that is open to the public. Associates can access the Safety Plan on the COVID-19 Intranet page on their Workday home page.

New Ways to Operate

Doing business today requires new ways of operating that prioritize the health and safety of associates, clients, and communities that we support. Our approach to drive-up, curbside concierge, and appointment style banking and was developed in response to the fast-changing conditions presented by COVID-19 and the processes and responses that became necessary along the way to continue our banking operations and keep our teams and clients safe.

The Centier Bank Safe Work Playbook includes recommendations, based on guidelines from the CDC, WHO, OSHA, and best practices developed in the banking industry, by the IBA and ABA, and state and local authorities. The Playbook was created in the spirit of the Centier way.

Locations

This Safety Plan applies to Centier Bank's operations at Branches and the Corporate Campus. Location addresses found at www.centier.com/locations.

Definitions

"COVID-19 symptoms" means symptoms of COVID-19, the condition caused by the SARS-CoV2 virus, as currently set forth by the U.S. Centers for Disease Control and Prevention (CDC), including fever (body temperature greater than 100.4°F), cough, shortness of breath or difficulty breathing, chills, repeated shaking with chills, muscle pain, headache, sore throat, new loss of taste or smell, and less common symptoms like nausea, vomiting, or diarrhea.

"Guest" means any individual who is not a Centier associate or owner who visits Centier Bank's physical locations, including visitors, clients, independent contractors, vendors, and delivery persons.

"Vulnerable population" means, as currently set forth by the CDC, those at higher risk for severe illness from COVID-19 include:

- Individuals who are 65 years of age or older;
- Individuals with underlying medical conditions, including:
 - Individuals with chronic lung disease or moderate to severe asthma;
 - Individuals who have serious heart conditions;
 - Individuals who are immunocompromised;
 - Many conditions can cause a person to be immunocompromised, including cancer treatment, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDs, and prolonged use of corticosteroids and other immune weakening medications.
- Individuals with severe obesity (BMI of 40 or higher);
- Individuals with diabetes;
- Individuals with chronic kidney disease undergoing dialysis; and
- Pregnant individuals.

CDC's guidelines change often. For updates, visit:

➔ CDC's symptom list is available here: <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>

➔ The CDC's vulnerable population list is available here: <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html>

Health and Safety

Our Goal: Getting Associates Safely Back to the Office

Centier has a role to play in slowing the spread of COVID-19 and protecting themselves, their family, and their community. This includes required PPE for the job and for social distancing, hand hygiene, symptom screening, and cleaning and sanitizing efforts to mitigate transmission of COVID-19. The following measures will remain in place until modified or ended by Centier Bank. These measures are in addition to Centier's standard policies and procedures designed to protect the health and safety of its associates and guests and comply with applicable law. These measures may be modified or ended based on federal, state, or local requirements.

Personal Protective Equipment



- Centier created and distributed to all associates Mask Guidelines; associates will be following these guidelines and any changes to these guidelines.
- Associates are provided with cloth masks for recommended use and instruction on proper use, removal, and care. Maintaining the cleanliness/sanitation of the face covering is the responsibility of the associate.
- Masks/facial coverings are encouraged to wear while on-site within 6-foot distance with others.
- All clients will be provided optional disposable masks upon entering the facilities.
- All vendors and service providers will be required to wear them.



*Face masks are an important part of our associate's protection, as well as personal hygiene, social distancing, and frequent disinfection efforts. Face masks are an important risk mitigation strategy where social distancing cannot be consistently practiced and can reduce COVID transmission risk from sick yet asymptomatic associates overall.

- Associates are provided with disposable gloves for optional use when touching common surfaces and document/money handling.

Health and Safety

Our Goal: Sanitizing is Key to Our Associates' Safety at Work

“At the center of our Bank’s purpose is a commitment to help all families, and it’s something we take to heart in good times and bad. This is why we’ll be working hard to keep our locations open so we can be there to support you and your families,” says Mike Schrage.

Personal and Hand Hygiene

Everyone has a role to play in slowing the spread and protecting themselves by maintaining a clean and sanitized environment. We are taking guidance from the CDC which recommends regular cleaning as one of the most important preventative measures we can take.

- Avoid touching your face.
- Stand up hand sanitizer dispensers are placed at all entrances for clients and guests to use before coming in to conduct their business. This is for their safety and ours. Restrooms are available for associates to use for soap and water hand washing.
- Associates are provided opportunities throughout the workday for hand washing and use of hand sanitizer.
- Associates are provided with no-touch receptacles.
- CDC/Hand hygiene* posters have been placed throughout the workplace to remind associates and guests of hand hygiene which is an important infection control measure.



****Clean hands before/after breaks, shifts, cough, nose blowing, sneeze, restroom use, eating/preparing food, touching face covering.***

Cleaning and Disinfection Protocols

Cleaning and disinfecting frequently touched surfaces multiple times per day is important for our operations and to prevent COVID-19.

- Associates are provided disposable sanitizing wipes, disinfectant spray, cleaning spray for wipe down of commonly used surfaces before and after use – workstations, counters, keyboards, telephones, printers, handrails, and doorknobs. Soap/water for plexiglass partitions.
- Keeping work environments safe by applying mid-day and end-of-day cleaning routines for all departments.
- Associates are sanitizing pens and other shared tools before and after when interacting with clients, guests, etc.
- Discouraging associates from using others' phones, desks, offices, equipment when possible. If needed, clean and disinfect them before and after use.
- Associates are encouraged to reduce printing and limit the number of associates using specific printers/copiers.
- Removal of office supplies from common areas.
- **For the safety of our clients**, removal of paper tickets and forms in the drive ups and lobbies.



Cleaning and Disinfection Protocols – Continued:

- High traffic areas are cleaned daily with EPA-approved cleaning products. High traffic areas include printer/copier areas, reception, lobby, shared products, restrooms, break rooms/kitchens, the Operations Center Lounge, and the Café.
- Conference rooms, dine-in areas, and other shared spaces must be cleaned after each use. Seats and tables must be wiped down.
- After close of business, cleaning staff use appropriate cleaning products and use new materials for each location to reduce cross-contamination.
- Cleaning staff ensures nightly wipe down, according to CDC's guidelines, of common surface areas, workspaces areas, plexiglass partitions, bathrooms, reception areas.
- Increased touchless options, including touchless hand sanitizing stations and opened doorways for contactless entry, where possible, and not in violation of fire code.
- Hand sanitizers and no-touch waste receptacles are readily available in open spaces, conferences rooms, equipment areas, and other shared spaces like the kitchen and eating areas.
- Vendors and service providers entering the office space must wear appropriate personal protective equipment (PPE) and follow all sanitation protocols when executing services.



Health and Safety

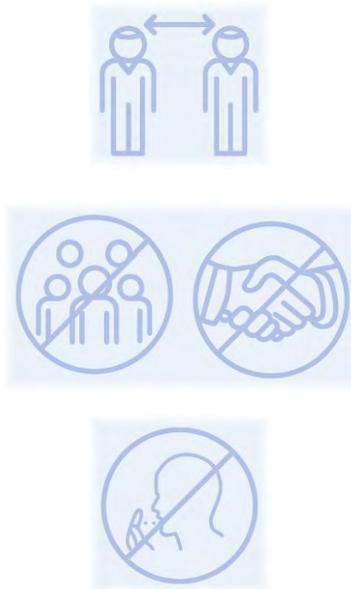
Our Goal: Social Distancing for the Broader Community

Utilizing distance to reduce the risk of infection is the basic concept behind social distancing. We have accomplished this in the branches and office spaces to mitigate the risk of community spread of COVID-19.

CDC Social Distancing Requirements

Return to work will occur in phases and in compliance with applicable federal, state, and local requirements regarding social distancing. Currently, there is no established end date for social distancing requirements.

Social Distancing Protocols



- Centier has installed clear plexiglass barriers for separation to eliminate transmission of droplets. Where physical barriers are not possible, floor indicators are placed 6 feet apart.
- Implemented simple signage and no-sit/no-stand markings in work areas - informational and educational signage at entry and exit points as a means of making social distancing visible.
- Physical Distance:** All associates and guests must maintain at least 6-feet of physical distance from others. Staggered start and end times when possible. Avoid large gatherings per the state's guidelines. Some associates are encouraged to work from home when possible.
- Client transactions:** Continued use of our branch drive ups will be encouraged for regular banking needs. In-person branch banking needs can be done via appointments, utilizing our new scheduling platform. Handshakes are forbidden.
- Meetings and Gatherings:** Face-to-face meetings are discouraged. Instead, associates should conduct meetings virtually or telephonically whenever possible. If meetings must take place in person, physical distancing safeguards must be utilized.
- Conference Rooms:** Prior to a meeting or gathering, associates must reserve a conference or private dining room. Available seating in these rooms has been reduced to comply with social distancing guidelines.

More Social Distancing Strategies...

- **Visitor Meetings and Gatherings:** If an in-person meeting or gathering is required at the Corporate Centre, the receptionist must ask and document via a Visitor Questionnaire responses to the following questions, along with guest's name, organization, phone, and date of visit. The associate will indicate which room was used during the meeting. Completed questionnaires must be sent to HR.
 - Have you, someone who lives in your household, or someone you are caring for, been diagnosed with COVID-19?
 - In the last 14 days, have you, someone who lives in your household, or someone you're caring for, returned from international travel?
 - Within the last 24 hours, have you had any cold or flu symptoms, including fever of 100.4 degrees, shortness of breath, or coughing?
- **Break areas:** Associates may use break areas for dine-in, if practicing physical distancing and cleaning before and after. No gatherings are permitted until further notice. Staggered break times are encouraged. Associates must ensure that any kitchen use is limited and quick.
- **Café/Ops Center Lounge:** Associates are to adhere to Centier's Back on Track Plan for dine-in availability. All social distancing rules apply.
- **Fitness Center and Corporate Centre amenities:** Associates are to adhere to Centier's Back on Track Plan for access guidelines. Social distancing rules apply.

Modifying the Workplace for Reopening

- 1) **Physical workspace modifications** – Because COVID-19 spreads through close contact, floor plans were revisited.
 - a. Separated desks and workstations to ensure there are 6 feet between each.
 - b. Established contactless drop zones for deliveries, packages, mail, and food. Removal of unnecessary items – magazines, newspapers, menus, and any other unnecessary paper or décor products.
- 2) **Workplace protocols** – To keep associates safe, changes in protocols for in-person interactions and physical contact.
 - a. Staggered break and lunch times to avoid large groups of associates together at once.
 - b. Business travel on hold until further notice. Senior Management approval is required for in-person conference or training.
- 3) **Scheduling** – To minimize the number of associates at any given time, changes to scheduling and start/end times are enforced.
 - a. Modified workplace model for as few associates in the office at once. Senior leaders are to develop plans for in-person and remote work arrangements.
 - b. Where possible, utilize a team approach so the same grouping of associates works together.

Health and Safety

Associates Complete Self Screening & Health Questionnaire Prior to Coming in the Office

This process was implemented to attempt to identify and prevent sick or symptomatic associates from leaving their homes, decreasing the likelihood of spreading infection.

The self-check is to be completed each day prior to coming to work. As you are getting ready for work, assess your health for symptoms/fever.

Prior to arrival to work, associates are to complete their Health Attestation Questionnaire via Workday. Your temperature will be taken upon arrival.

Health Screening Process

- Associates must monitor their own health daily, follow the associate health check guidelines, contact their manager, **and not report to work** if they are experiencing COVID-19 symptoms. Associates experiencing COVID-19 symptoms while at work will be sent home.
- Associates must notify HR promptly via the **Quarantine/Absence Log** within Workday, if the associate develops symptoms of COVID-19, tests positive for COVID-19, or has had close contact with someone who tests positive for COVID-19.
- Associates must notify HR via the **Travel Log** in Workday for plans to travel outside of the state.
- Associates returning to work after having COVID-19 symptoms, a positive test for COVID-19, or having had close contact with someone testing positive for COVID-19 must be cleared to return in accordance with CDC guidelines and applicable federal, state, and local law.
- Associates returning to work after becoming symptomatic or testing positive for COVID-19 must complete a **Statement of Health**.
 - Associates must attest that they are free of a fever without the use of medication for at least 72 hours, that any symptoms have improved for at least 72 hours, and that at least 10 days have passed since the symptoms first began. Currently, employees are not required to provide a health care provider certification to return to work.



Screening Protocols

Associate screening is a fundamental principle for safe admittance to the office. Associates with a temperature of 100.4 degrees Fahrenheit or greater will not be allowed to enter the office. Managers will be provided thermometers for daily temp checks. They will also be provided with training and PPE for temperature checks.

- Associate health screening information is confidential and will only be shared with public health authorities permitted by applicable law.
- Associates must meet all 3 criteria to be allowed entry on a daily basis:
 - 1) No contact with a laboratory-confirmed COVID-19 person in 14 days
 - 2) Temp has been measured each morning prior to entering the office
 - 3) Body temp has been confirmed to be below 100.4 degrees Fahrenheit
- Visitors at the Corporate Centre who are expected to stay longer than 30 minutes will be requested to complete a Visitor Questionnaire prior to entering. This includes contractors visiting Centier locations. Guests refusing to complete, or who disclose heightened risk of COVID-19 infection, may be refused entry on to the facility.
- Guests who are members of a vulnerable population are encouraged to use caution and limit on-site. We will service banking needs via drive-up.
- Associates should refrain from bringing in family members or friends into the office at any time during or outside of working hours, until further notice, unless they are there for business reasons.

County-Specific Measures

Various counties have implemented additional guidance for businesses. Access to public health orders throughout the state can be found here: <http://www.state.in.us/isdh/24822.htm>

Questions and Concerns

The safety and health of associates and guests is our top priority, and we will continue to update our Safety Plan based on applicable federal, state, and local guidance and business-related conditions. Associates with questions regarding this Plan should contact Human Resources. Guests or members of the public with questions should contact Human Resources.