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Inclusiv Town Hall: COVID-19 Crisis, Pt. 1

March 19, 2020

Welcome!

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We Want to Hear from You!

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Please Complete Inclusiv's Brief Survey

- Link: <https://www.surveymonkey.com/r/InclusivResponds>
- Share your experiences and the experiences of your members
- Share impact stories
- This will inform Inclusiv's efforts to secure \$1 Billion in additional funding for CDCUs
- Should take no more than 7 minutes to complete
- Please join us for Part 2 of this Town Hall next Tuesday!

Thank you!

Today's Agenda

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Today's Agenda

- **Welcoming Remarks**, Cathie Mahon
- **Intro to Panel**, Pablo DeFilippi
- **What Are We Dealing With?** Luis Montaner, Vice President for Scientific Operations, the Wistar Institute
- **What Can We Do to Protect our Staff and Members?** Erin O'Hern, VP Strategic Initiatives, PolicyWorks
- **What Resources Can We Count On?** Ryan Collins, Director of Government Affairs, American Progress
- **Inclusiv Advocacy Efforts**, Cathie Mahon
- **Q & A**

Intro to Panel

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Luis J. Montaner,
VP for Scientific Operations
Wistar Institute

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Total Confirmed

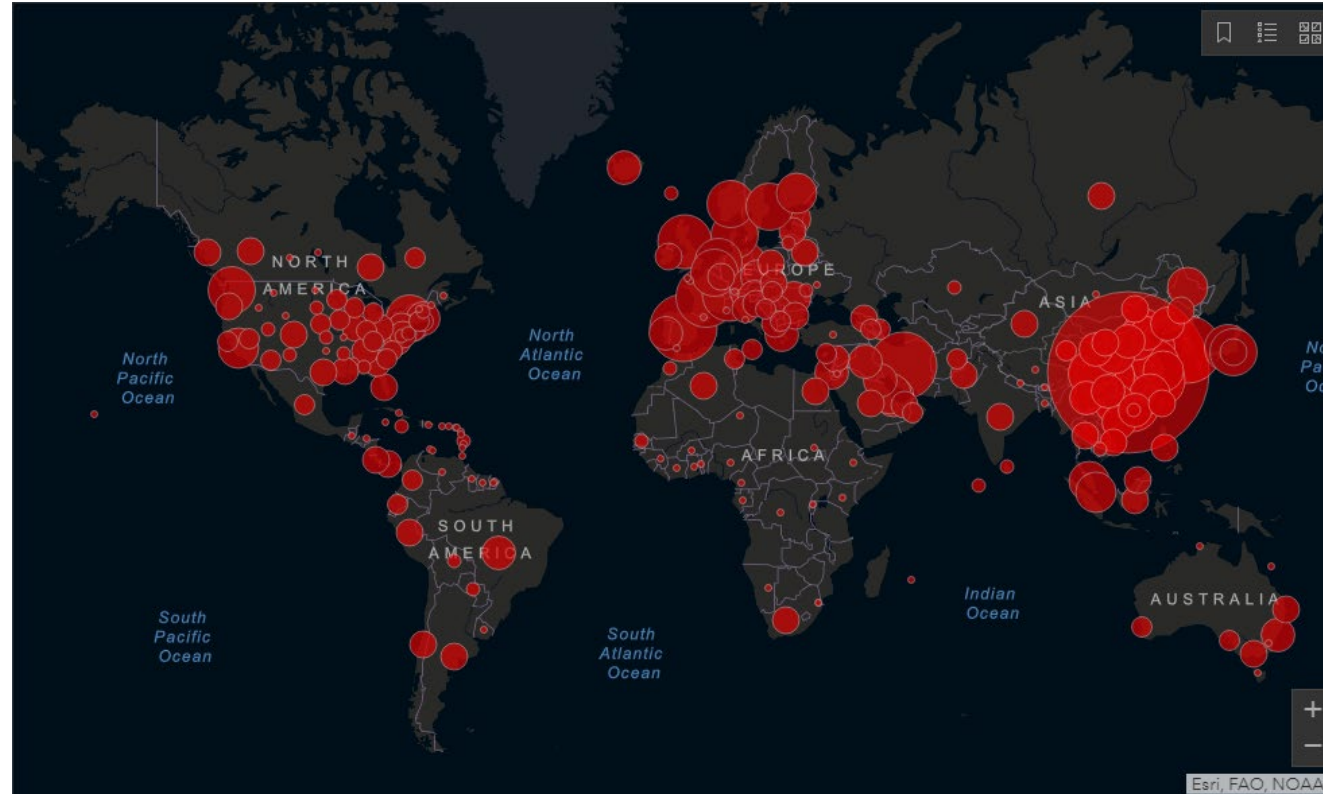
227,310

COVID-19

March 19th

Total Deaths

9,311



COVID-19

Luis J. Montaner

Vice President for Scientific Operations, Wistar Institute

Philadelphia, March 19, 2020

Disclosures

- I have no financial conflicts of interest with content of presentation.
- All content represents a review of data as I understand it today with considerations offered to best inform decisions on containment in the work place.
- Opinions expressed are solely my own personal assessment and not that of my employer nor meant to replace guidance from local or national health authorities.
- I am a research scientist and not a practicing physician nor an authorized CDC officer.

Outline

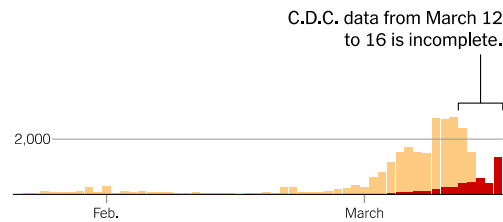
- **Key COVID-19 epidemiology**
- **Considerations for work flow in CDCUs**

U.S. Lags in Coronavirus Testing After Slow Response to Outbreak

Coronavirus Cases and Daily Testing by Country

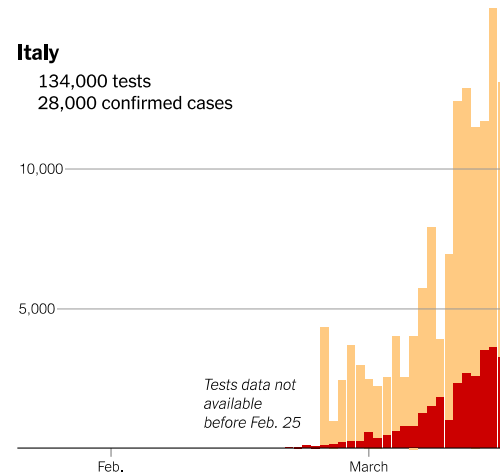
United States

25,000 specimens tested
4,400 confirmed cases



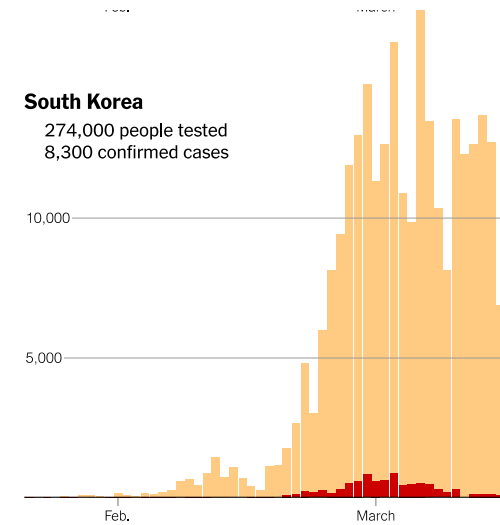
Italy

134,000 tests
28,000 confirmed cases

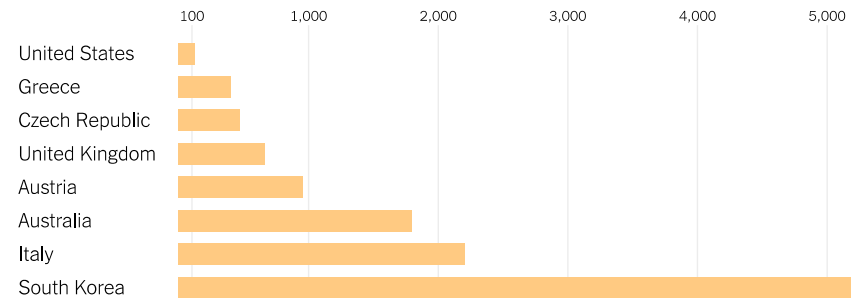


South Korea

274,000 people tested
8,300 confirmed cases

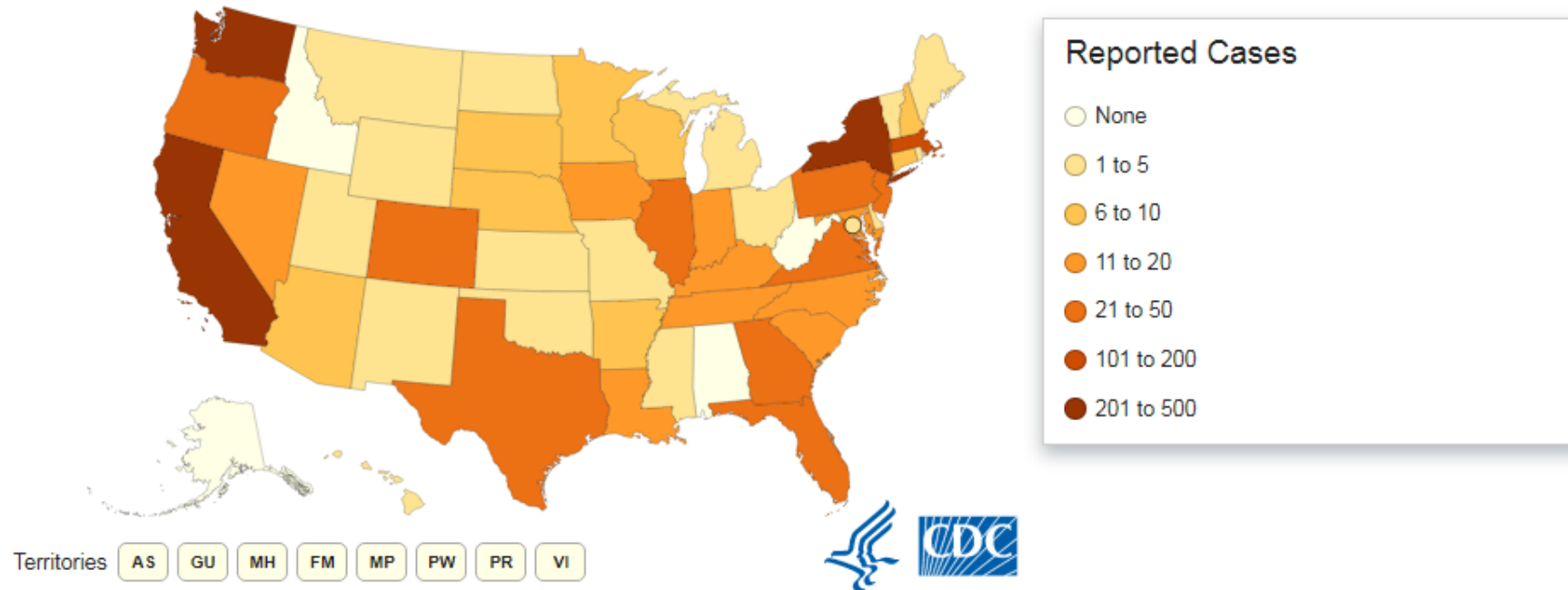


Coronavirus Tests Per One Million People



Note: Data is from country health departments where available. Press reports and statements were used otherwise. The U.S. estimate is based on the most recent data from the COVID Tracking Project.

United States: Hot Spots



Washington State

California

New York

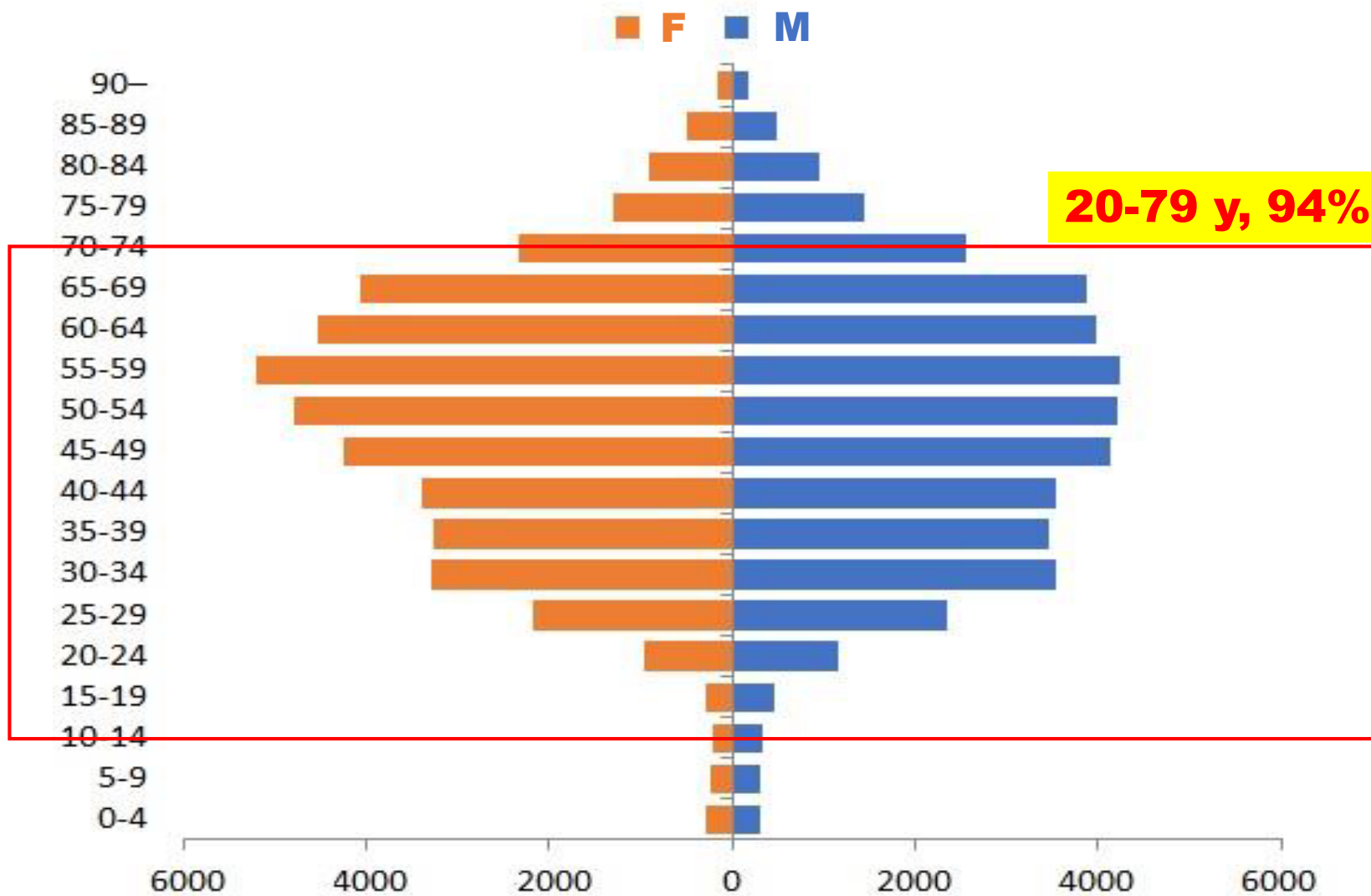


**Confirmed cases Tend
to be Moderate to
severe**



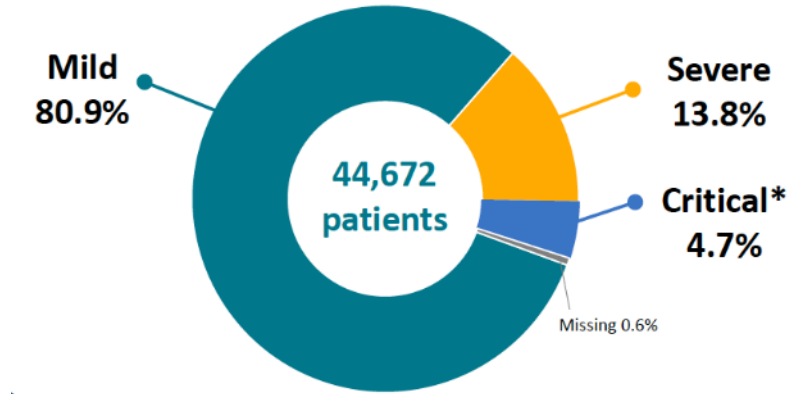
**Milder cases are
more widespread
awaiting to be
diagnosed**

China COVID-19 cases by Sex and Age



Source: Dr. Zu, China CDC

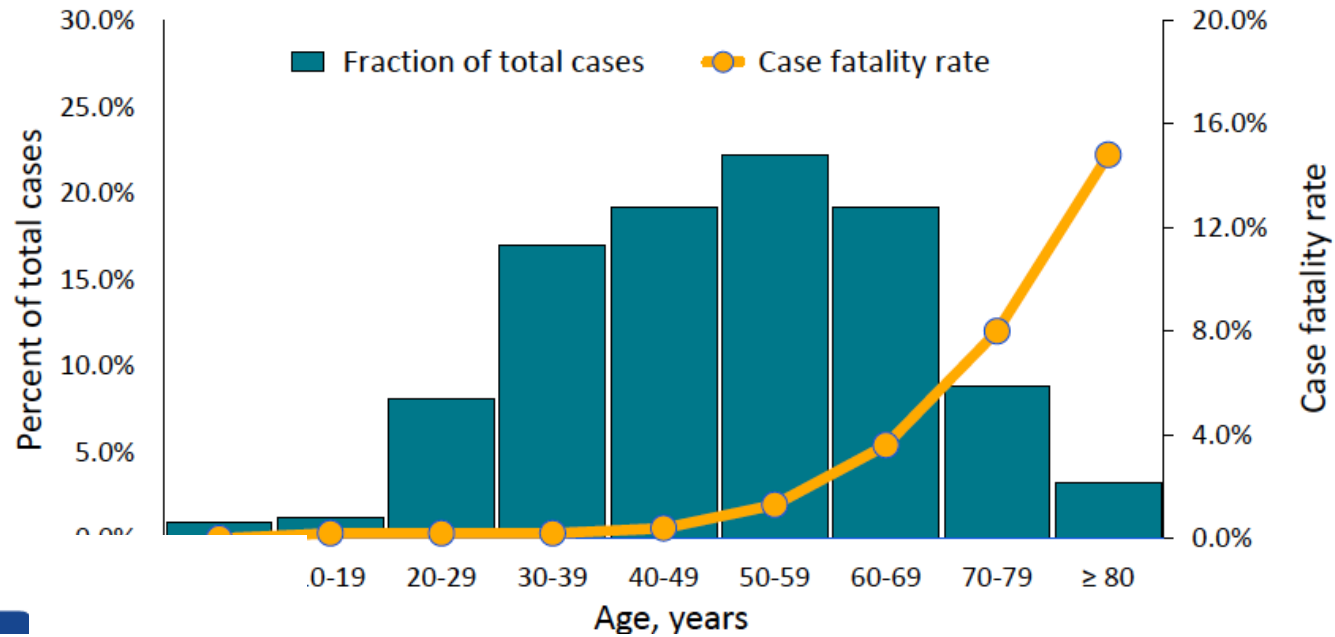
19230 Confirmed cases with detailed epidemiological investigation information



adapted from Zhana 2020, China CDC Weekly Report 2020-113-122

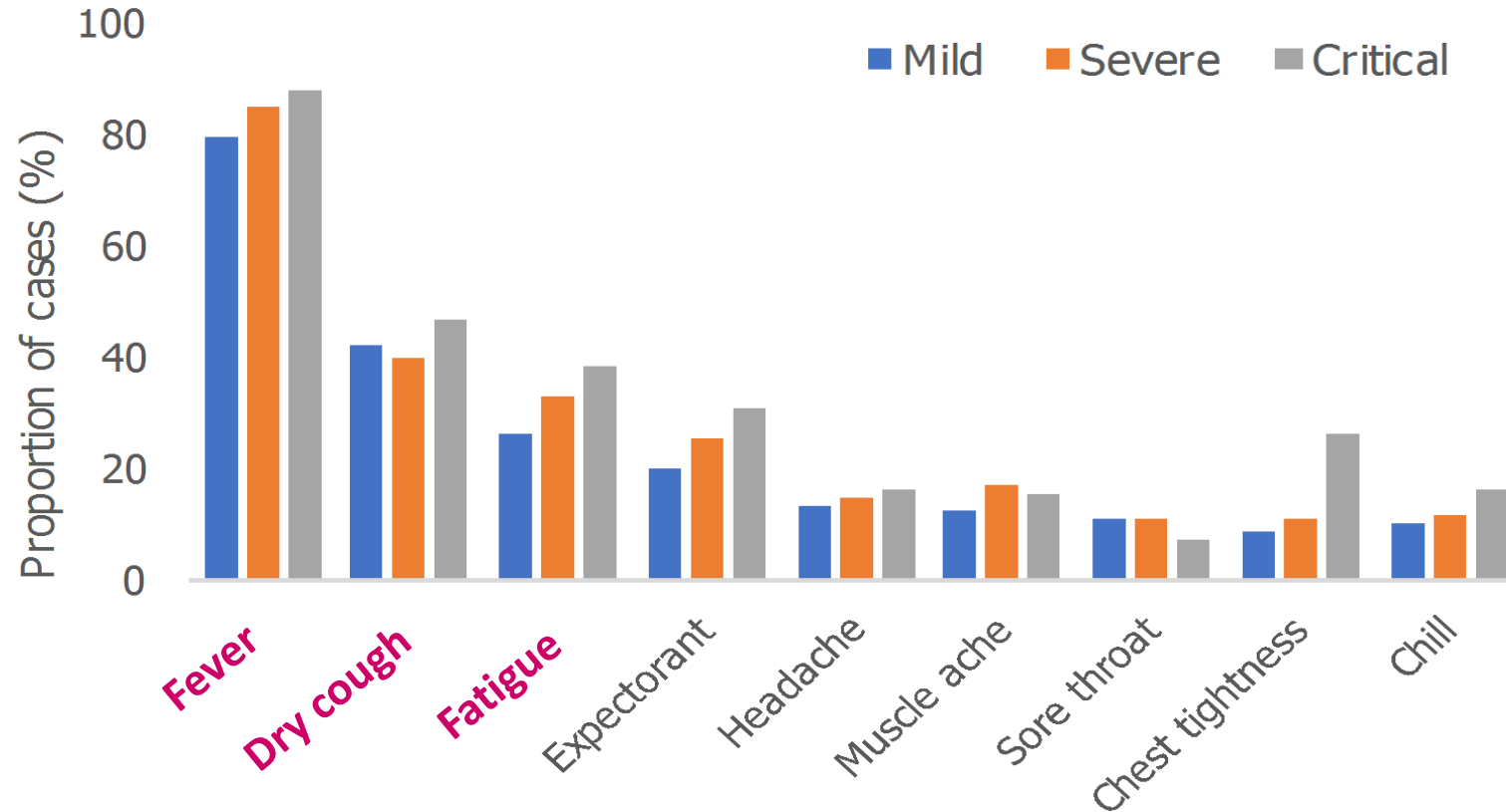
* 1,023 (49%) deaths among 2,087 critically ill patients

Age Distribution and Case Fatality Rate COVID-19 China through 11-Feb-2020 (N = 44,672 confirmed cases)



Source: Dr. Brooks, USA CDC

Common Symptoms of COVID-19 in China



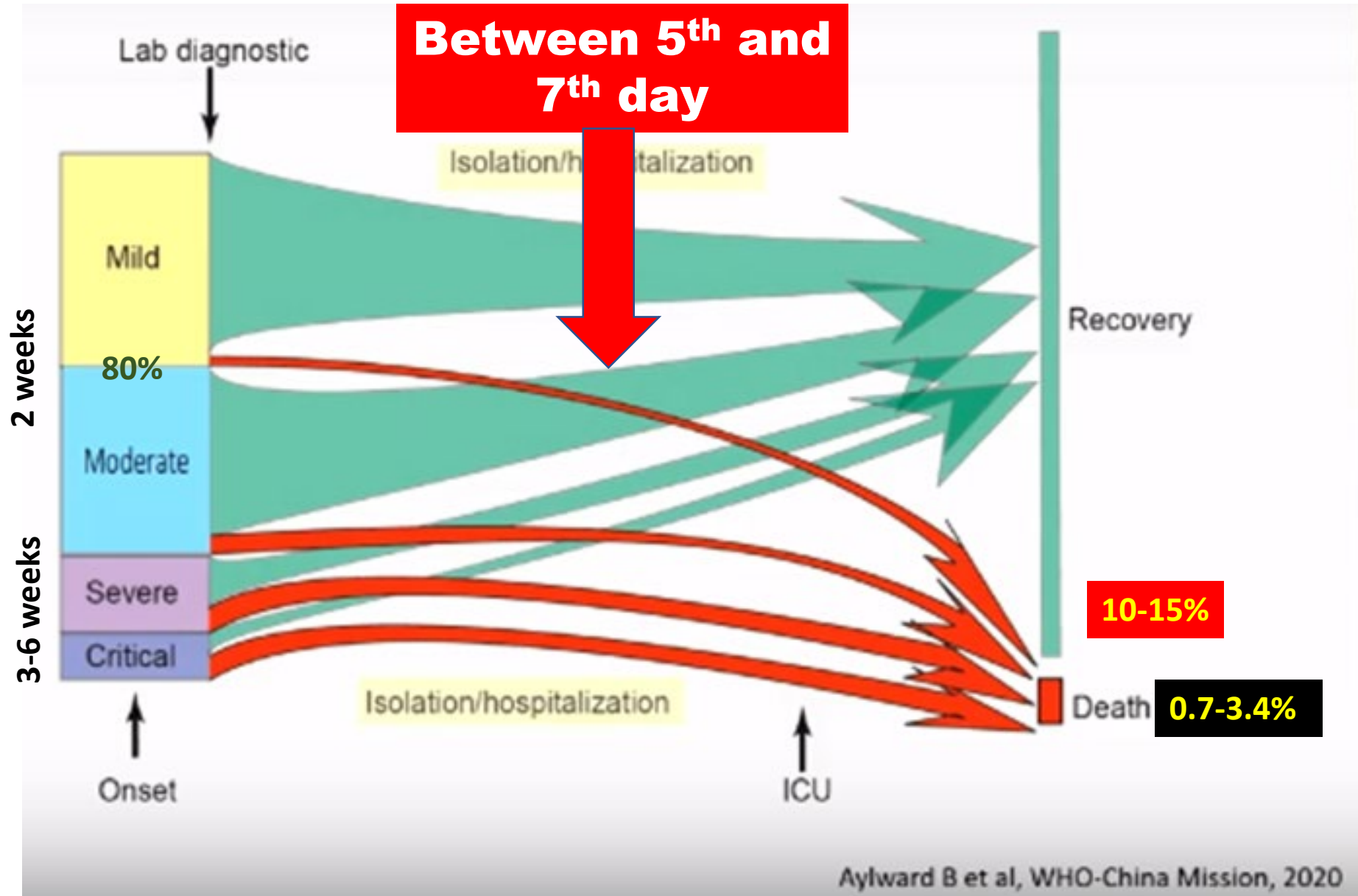
19230 Confirmed cases with detailed epidemiological investigation information

Key epi/technical insights from China

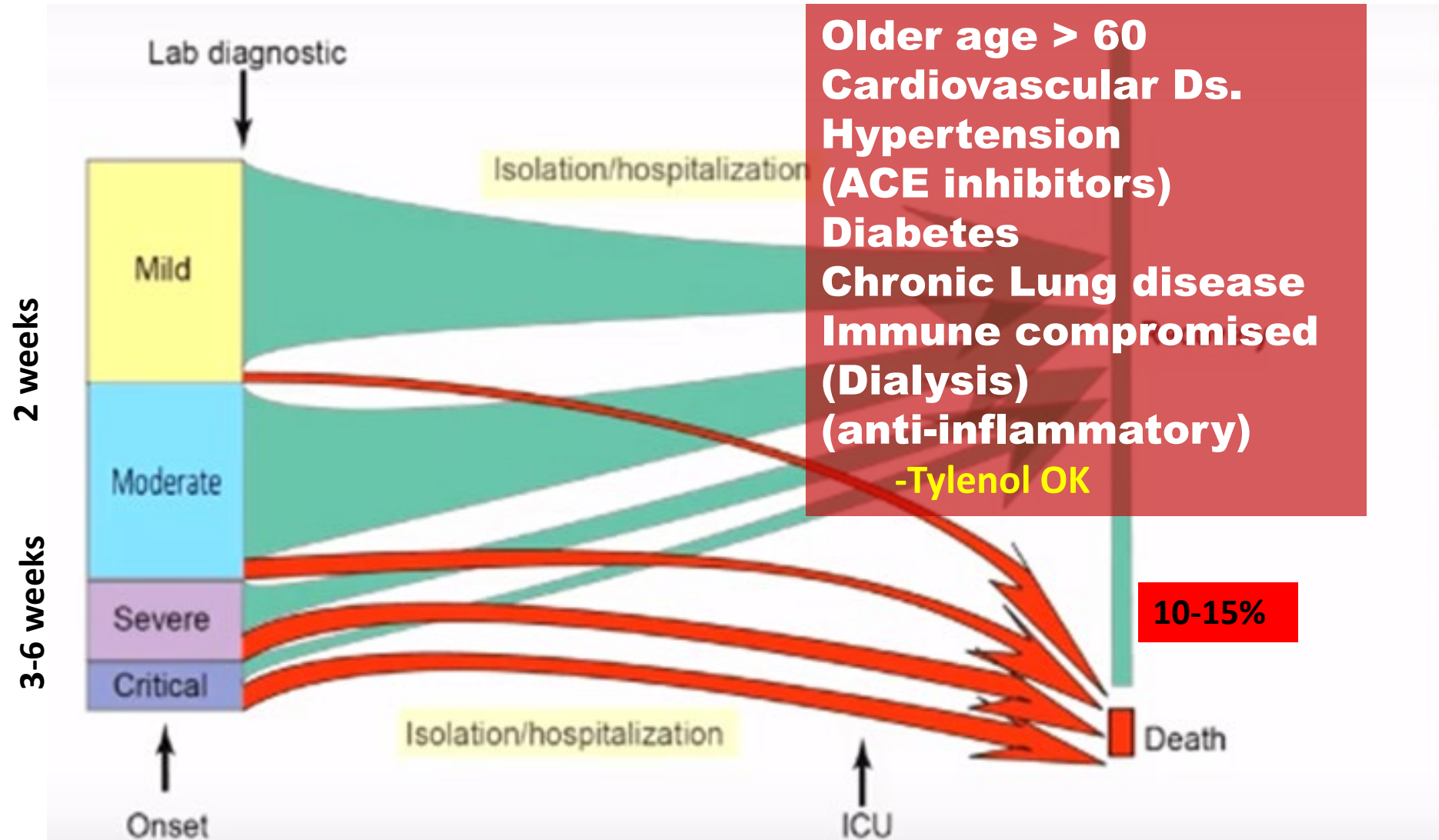
Natural history:

- At **diagnosis**: approx. **80%** are mild/moderate; **15%** severe; **5%** critical
- **Progression**: approx. **10-15%** of mild/moderate cases become severe, and approximately **15-20%** of severe become critical
- **Average times**:
 - from exposure to symptom onset is **5-6 days**;
 - from symptom onset to recovery for **mild cases is 2 weeks** and for severe cases is **3-6 weeks**;
 - from symptom onset to death is **2-8 weeks**
- Truly **asymptomatic** infection is unknown without serology, but appears to be rare using molecular testing (**<1%**)
 - an estimated **75%** of 'asymptomatic' cases at time of diagnosis soon progress to disease
- **Children** tend to have milder disease than adults

Clinical Prognosis and Recovery



Clinical Prognosis and Recovery



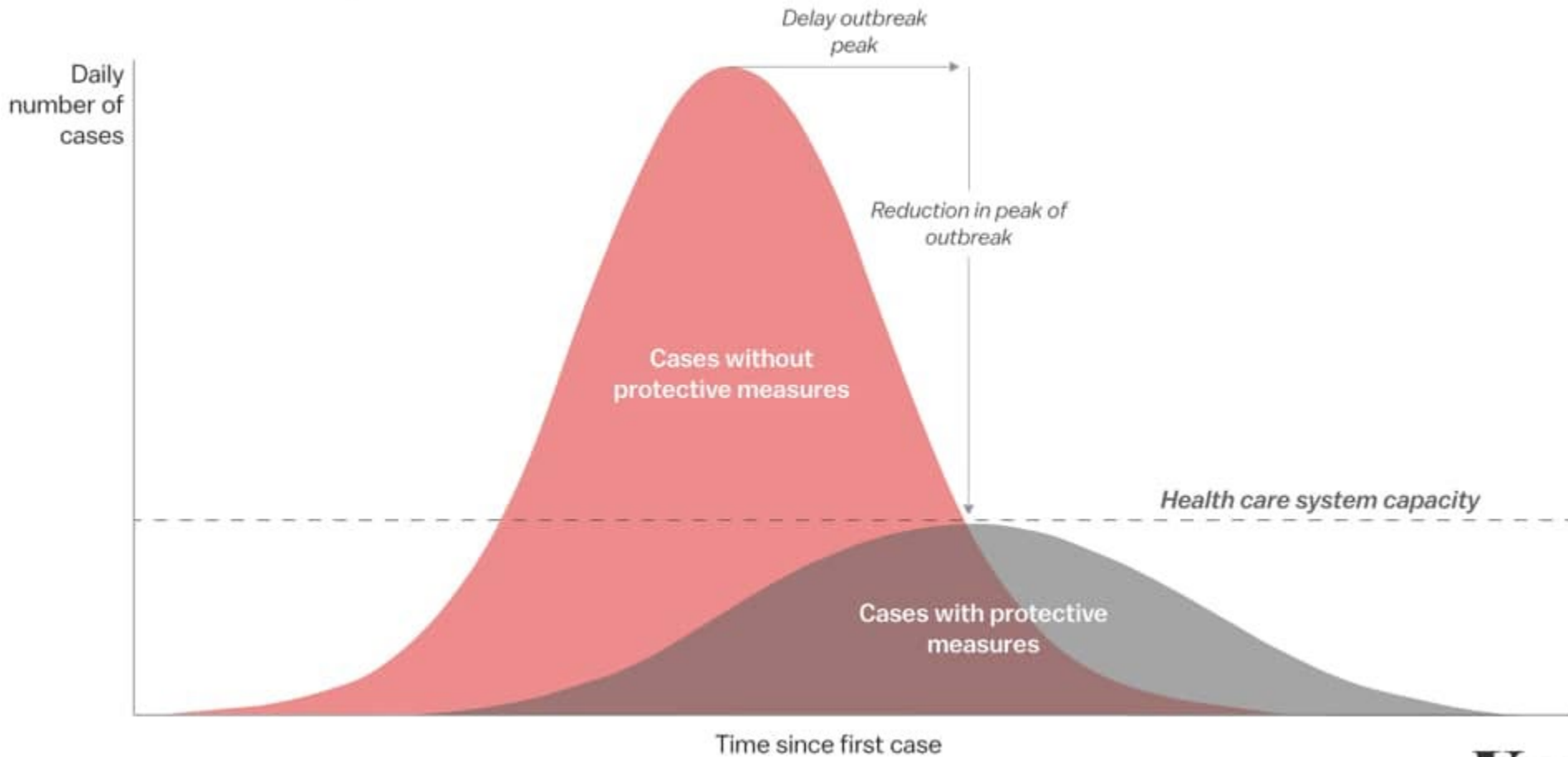
Key epi/technical insights from China

Virology:

- Virus **shedding** is highest early in the course of disease (vs. SARS shedding, which peaks at least 5 days after onset)
- Virus **shedding** can occur in the 24-48 hours prior to symptom onset
- Virus can be **isolated** from stool but there is no epidemiologic evidence of fecal-oral transmission
- Virus **shedding** usually **continues for 7-12 days in mild/moderate cases**, and for >2 weeks in severe cases
- Patients who recover can be PCR positive after symptoms resolve

In Absence of Vaccine or Therapy: Only Strategy is Social Protective Measures

Flattening the curve

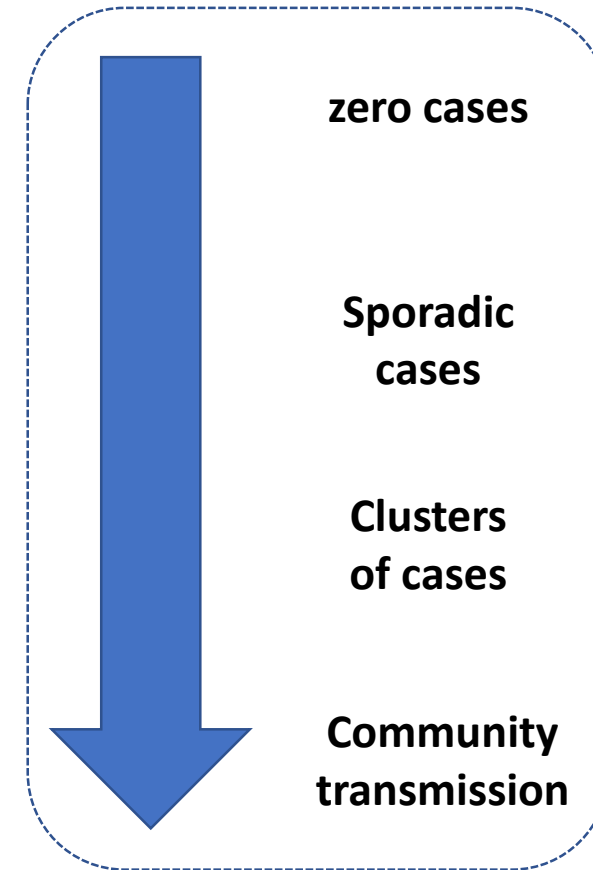


Source: CDC

Vox

Fundamental public health measures...

- **Universal population measures**
- **Case isolation & management**
- **Close contact quarantine**
- **Suspension of public gatherings**
- **Movement restrictions**



Considerations for CDCU Work Flow

Institutional

- **Review business continuity plans**
- **Establish direct communication with local public health authorities. Follow their guidance.**
- **Internal Communications:** Establish a clear and constant line of communication with staff to discuss changes and new guidance.
- **External Communications:** Establish a clear line of communication with members and communities. (social media, direct mail, texts, etc.)
- **Limit in-person meetings:** Meetings by telephone or video where possible.
- **Limit interactions between staff:** Use of phone and virtual communication systems.
- **Provide non-essential employees with options to work from home**

Considerations for CDCU Work Flow

Institutional

- **Implement social distancing** between employees. Consider spreading out workstations and identifying new spaces to create space between employees (6 feet recommendation)
- **Cancel all business travel.** Should personal travel be necessary for individual employees, consider requiring employees to report travel to HR.
- **Expand and reinforce sanitary cleaning of public areas and ATM's.** Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs.
- **Encourage employees to practice hygiene and wash hands constantly.**
- **Actively encourage employees showing symptoms to stay home.**
- Encourage employees that have been in contact with confirmed infected to self quarantine.

Considerations for Branch Work Flow

- **Hours of operation:** Consider limiting hours of operation to prevent infection. Please take into consideration the particularities of your community to ensure that all members have the opportunity to make transactions. Consider dedicated times for elderly customers (>60) only.
- **Provide employees with gloves and other protective equipment.** (tellers, loan officers). Consider installing physical barriers to protect staff that come in contact with public (plastic).
- **Encourage use of drive through for all teller transactions when and where possible.**
- **Focus on teller line:** Consider modifying all other services (loans, acct opening) to remote options. Loan interviews by phone, document submission online or by drop off at branch.

Considerations for Branch Work Flow

- **Provide employees with cleaning materials for their workstations.** Create individual routines after serving members.
- **Signage:** Install signs in visible areas informing members of rules in place
- **Implement social distancing.** Expand space for wait areas, limit the maximum number of members in branches at one time. Keep at least 6 feet between members, where possible.
- **Limit use of common areas/glassware in branch areas:** coffee mugs, coffee station, etc. Only use disposable, maintain clean environment.

Staying Safe

- **Social Distancing:**
 - Avoid crowded places
 - Avoid close contact (stay 6 feet or more away from others)
 - Stop handshaking, hugs and kisses, use elbow/shoulder bumps as a way of greeting
- **Handwashing:**
 - Wash your hands often with **soap and water** for at **least 20 seconds**, especially after blowing your nose, coughing, sneezing or going to the bathroom; and before eating or preparing food.
- **Cleaning:**
 - Clean all “**high-touch**” surfaces everyday: doorknobs, tables, desks, handrails , phones, keyboards, tablets, keyboards, and bedside tables.

The Only Way to Contain this
Epidemic is for each one of
us to be Prepared, Remain
Informed and be
Responsible

Erin O'Hern,
VP Strategic Initiatives
PolicyWorks

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Compliance Considerations

Information provided in this presentation, including all materials, should not be construed as legal services, legal advice, or in any way establishing an attorney-client relationship. Credit unions should contact their own legal counsel for advice. Information may have changed since this presentation was prepared. This information is intended to only be a summary and is not all inclusive.



Compliance Considerations

- Compliance and operational issues will continue to evolve
 - Loan modifications
 - Changes to gatherings – annual meetings
 - Branch closings





Best Practices During Times of Change

- Document changes to procedure/policy
- Ensure the board is approving major changes and fully informed about the changing situation
 - Document in board minutes
- <https://info.policyworksllc.com/covid-19>



Ryan Collins,
Director of Government
Affairs
Center for American Progress

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Ryan Collins, Center for American Progress

Ryan Collins is a director of Government Affairs at American Progress, where he works on policy issues related to economic, health, tech and poverty.

Prior to joining American Progress, Collins served for several years as a congressional staffer to Rep. Ed Perlmutter (D-CO). In this capacity, he was responsible for developing and managing, among other policies, the congressman's finance, labor, patent, transportation, and social mobility portfolio. Previously, he served as the congressman's campaign manager during the 2012 election cycle and also helped finalize congressional lines during Colorado's redistricting effort in 2011.

Originally from Boulder, Colorado, Collins is an avid skier, golfer, and lifelong Denver Broncos fan. He graduated with an economics degree from Colby College and currently is pursuing his master's in public policy at Georgetown.



Inclusiv Advocacy Efforts

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Your Questions?

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39 Broadway Suite 2140
New York, NY 10006-3003
www.inclusiv.org



Pablo DeFilippi

SVP Membership and Network Engagement

Email: pablo@inclusiv.org

Tel: 212.809.1850 ext. 304



Jules Epstein-Hebert

Membership Engagement Manager

Email: jhebert@inclusiv.org

Tel: 212.809.1850 ext. 211