



Pandemic Preparedness Survey

May 27th, 2020

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Introduction

As financial institutions continue to deal with the effects of COVID-19 on their business operations, they must balance the well-being of consumers and employees with a desire to reopen their lobbies for in-person consumer interactions.

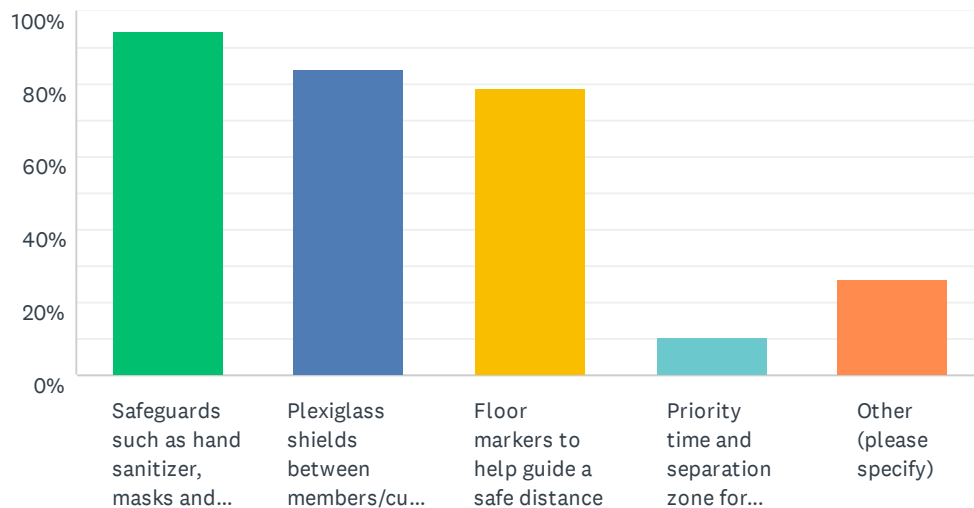
In an effort to provide peer-to-peer feedback on the pandemic preparedness and business continuity plans, FTSI put together a short survey to help provide resources for management to discover how the financial industry is responding to the pandemic.

The following survey was conducted by FTSI between May 14 and May 20, 2020 and distributed to financial institutions in the western region from California to Texas.

Thank you to all who provided their feedback for the survey.

For more information on the survey details or solutions, please contact FTSI at Solutions@ftsus.com.

Q1 What safeguards are you considering to implement as the nation reopens?

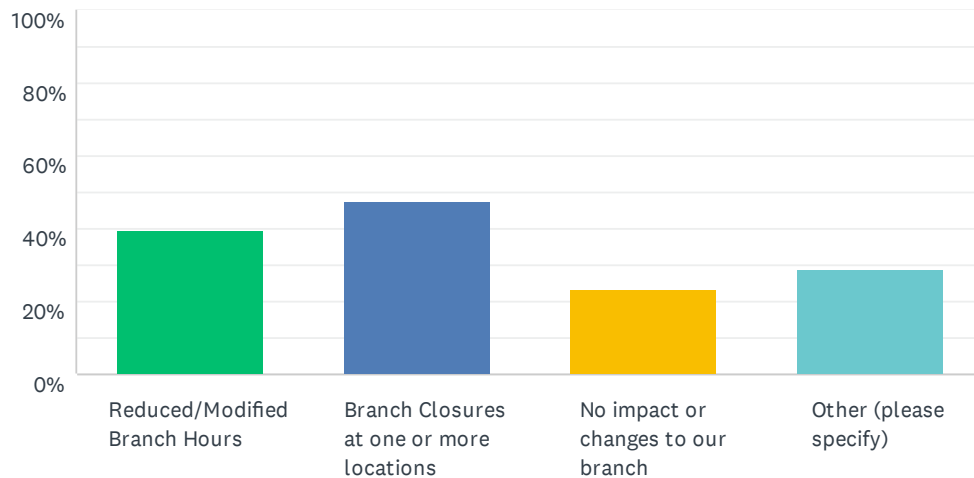


ANSWER CHOICES	RESPONSES
Safeguards such as hand sanitizer, masks and gloves for branch employees	94.74%
Plexiglass shields between members/customers and tellers	84.21%
Floor markers to help guide a safe distance	78.95%
Priority time and separation zone for seniors	10.53%
Other (please specify)	26.32%

Other Responses

- All Branch visits are by appointment.
- All of the above are already implemented and will continue
- Limited access to lobby
- Limit number of members in the lobby
- More frequent cleaning/sanitizing. Rearranging seating to maximize separation. Allow some employees to remain remote where it makes sense.
- Visits by appointment
- Branches with drive throughs, lobbies remain closed
- We will continue Curbside Through May Then re-evaluate
- In branch appointments
- Focus on Virtual Service

Q2 What was your branch availability during the last few months?

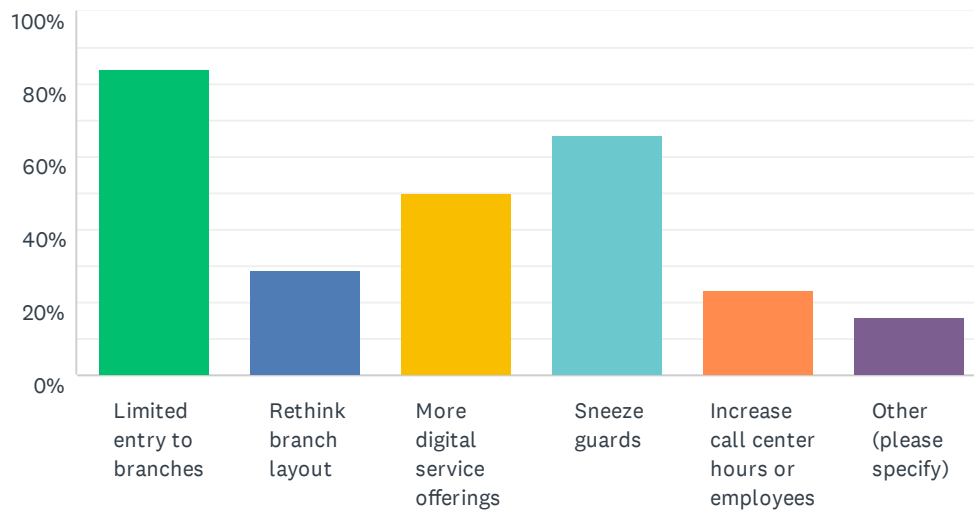


ANSWER CHOICES	RESPONSES
Reduced/Modified Branch Hours	39.47%
Branch Closures at one or more locations	47.37%
No impact or changes to our branch availability	23.68%
Other (please specify)	28.95%

Other Responses

- All Branch visits are by appointment.
- Drive thru open regular hours, lobby closed
- In lobby went to appointment only. Video branch extended hours 7 am - 7 pm
- Drive thru only, lobbies closed.
- Appointment only, push for Contact Center/Mobile banking/ATMs
- No branch
- ITMs have stayed available as well as drive ups. Account opening and lending are being done remotely.
- Increased Call Center Hours for a specific period of time, only change with branches is those that offer Drive Thru we shut down Branch access and made drive through only. All other branches remained open
- Lobby closed but allowed limited customers in the bank
- 2 branches closed, set to reopen May 18, reduced branch hours have returned to normal May 11th
- Limiting the # of members into branch

Q3 What steps have you taken to help your employees and members/customers adhere to the new social distancing norm?

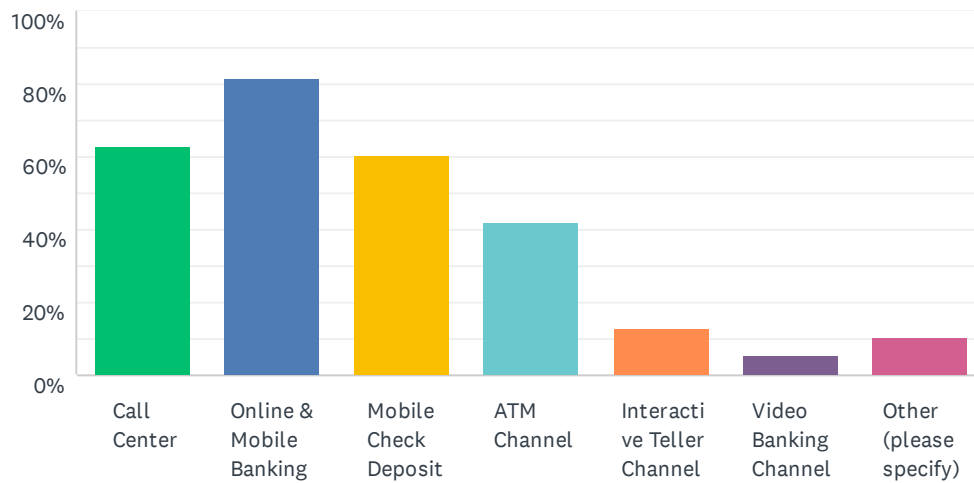


ANSWER CHOICES	RESPONSES
Limited entry to branches	84.21%
Rethink branch layout	28.95%
More digital service offerings	50.00%
Sneeze guards	65.79%
Increase call center hours or employees	23.68%
Other (please specify)	15.79%

Other Responses

- Add an appointment system for all branch traffic
- Social distancing markers
- Curbside Service Only (We don't have a drive thru)
- Rethink admin buildings because of work from home.
- Extended drive up hours
- Masks must be worn by members and staff

Q4 What channels have you seen an increase in demand for during the last few months?

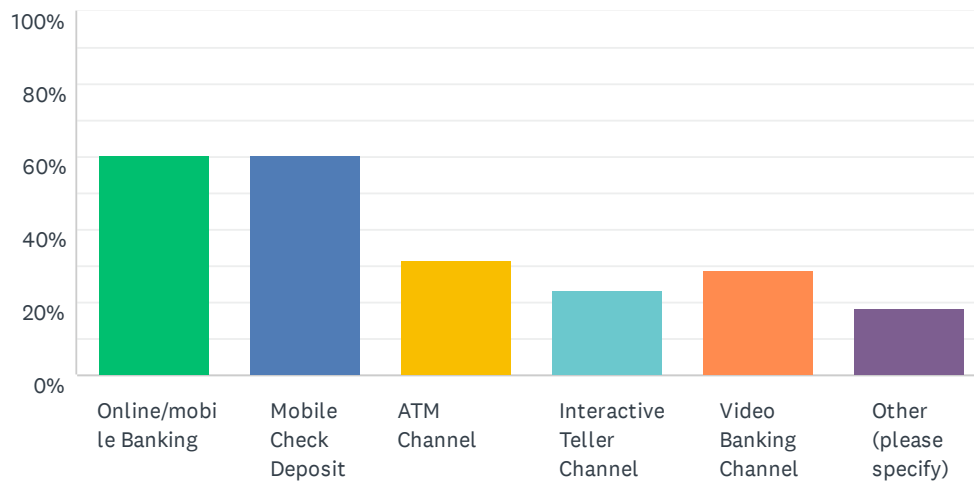


ANSWER CHOICES	RESPONSES
Call Center	63.16%
Online & Mobile Banking	81.58%
Mobile Check Deposit	60.53%
ATM Channel	42.11%
Interactive Teller Channel	13.16%
Video Banking Channel	5.26%
Other (please specify)	10.53%

Other Responses

- Night deposit
- drive up
- none

Q5 What if any digital solutions do you think would help you serve your members/customers better during these times and into the future?



ANSWER CHOICES	RESPONSES
Online/mobile Banking	60.53%
Mobile Check Deposit	60.53%
ATM Channel	31.58%
Interactive Teller Channel	23.68%
Video Banking Channel	28.95%
Other (please specify)	18.42%

Other Responses

- None listed above
- Smart lockers
- All the Above but we don't have the size or money
- Card Control
- We have most of these and customers are taking advantage and using them more.