

INDEPENDENT | BANK

SAFE BANKING CUSTOMER
PLAYBOOK

Be Safe. Be Smart. **Be Independent.**

AT INDEPENDENT BANK, OUR PRIMARY CONCERN IS THE HEALTH AND SAFETY OF OUR CUSTOMERS AND EMPLOYEES. This playbook addresses the steps we are taking to keep our customers and employees safe as we respond to the COVID-19 pandemic, including procedures, protocols, and resources based on guidelines from the Centers for Disease Control and Prevention (CDC), National Institute of Health, Occupational Health and Safety Administration (OSHA), as well as state and local authorities.

As we reopen our branch lobbies, we understand that our customers may have questions and concerns regarding their safety when visiting our branches for banking services. If you have further questions that are not addressed in this playbook, please contact your local branch directly or our Digital Branch at 800.355.0641, Monday-Friday 8 am-8 pm and Saturday-Sunday 8 am-6 pm. For the convenience of our customers, Mobile and Online Banking as well as drive-thru services will still be available. For customers who would prefer to meet with an Independent Bank representative by appointment, this service will still be available as well.

MASKS AND HEALTH SCREENINGS

All employees will complete a self-health screening before arriving at work each morning, including a temperature check. If our employees are sick, they will not be allowed to work, and will be instructed to self-quarantine. Our employees will also be wearing masks and/or be positioned behind a protective Plexiglas guard.

For the safety of our customers and employees, protective masks are required by law when visiting all Independent Bank locations. We will be required to refuse service to customers without a mask. Customers with medical conditions who cannot tolerate a mask, as well as children under 5, are not required to wear a mask, although masks are recommended for children. If a customer arrives at a branch without a mask, he or she will be offered one and required to wear it within our facility. For identification purposes, we may ask customers to temporarily lower their masks.

Before entering the branch, customers will also be asked to conduct a self-health screening. If they answer “yes” to any of the screening questions, they will be directed to utilize one of our other banking services (ATM, drive-thru, Online Banking, Mobile Banking, or Telephone Banking).

INCREASED CLEANING

All branches have established a routine and deep cleaning schedule for all areas within the branch. Our employees will also frequently disinfect highly-touched areas and items such as doors, ATMs, drive-thru canisters, Plexiglas guards, personal work surfaces, pens, etc.

MAXIMUM CAPACITY

In order to ensure social distancing, we are providing a maximum number of customers who may enter the branch lobby at one time. We also have placed floor decals on the floor to assist our customers in maintaining a distance of at least six feet. If the branch lobby is already at capacity, we are asking customers to either wait in their cars or outside for another customer to leave before entering.

FOR FURTHER INFORMATION, PLEASE UTILIZE THE FOLLOWING RESOURCES.

CDC

www.CDC.org

OCCUPATIONAL HEALTH AND SAFETY ADMINISTRATION

www.osha.gov/Publications/OSHA3990.pdf

STATE OF MICHIGAN

www.mich.gov

MICHIGAN COUNTIES

www.michigan.gov/som/0,4669,7-192-29701_31713_31714-97053--,00.html

GOVERNOR GRETCHEN WHITMER'S EXECUTIVE ORDERS

www.michigan.gov/whitmer/0,9309,7-387-90499_90705---,00.html

We greatly appreciate your understanding and cooperation as we assist you with your banking needs, while also maintaining the health and safety of our employees and customers! For additional questions, concerns, or to schedule an appointment to meet with a branch representative, please contact your local branch or our Digital Branch at 800.355.0641, Monday-Friday 8 am-8 pm and Saturday-Sunday 8 am-6 pm.