



Coronavirus Response Efforts by CBA Member Banks

Customer Assistance	Encouraging customers to use digital tools and self-service banking resources.
	Impacted customers encouraged to reach out so bank can offer assistance.
	Fee waivers for monthly fees.
	Assistance programs for card customers, such as credit line increases and collection forbearance.
	Assuring customers that critical financial services operations will not be impacted.
	Banks prepared to offer assistance via a range of measures as needed to those affected.
	Modifying loan terms and reporting late or missed payments with a “natural disaster” designation so consumers’ credit reports are not adversely impacted.
Internal Measures	Instituted travel bans or restrictions; banned or limiting attendance to large, non-essential off-site meetings.
	Employees urged to work from home; employees moved to alternate work locations and/or made efforts to reduce branch staff density.
	Making hand-sanitizer readily available in all branch and office locations.
	Sharing with employees frequent internal articles, guidance, precautions, FAQs, and links to other resources.
	Educating teams on best practices recommended by the CDC and other agencies.
	Established contingency plans to prevent service disruption, continuity plans for critical operations and created remote access capabilities for employees.
	Monitoring for an increase in fraud.
Small Business Assistance	Fee waivers for monthly fees and remote deposit capture
	Waived penalties on early CD withdrawals
	Made bankers available after hours and on weekends for additional support.