

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Election Drives CU Preparedness

Credit unions are preparing their organization, staff, and facilities amid the upcoming election. Voting-leave rights, social political demonstrations, increased law presence, and business disruption are just a few questions being raised during these uncertain times. Carefully assess policies, locations, and potential vulnerabilities while also considering additional preventative measures for employee and workplace safety.

Details & Risk Mitigation

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Voting-Leave Rights for Employees

According to the www.epl-risk.com website for employment practice risks, because there is no federal law regarding employee leave time for voting, you must check your state and local laws. Leave requirements vary from state to state. A handful of states have election day as a state holiday.

Most states require employers to give employees time off from work to vote. About 20 of those states require an employer to pay for that time. There may be other requirements, too. For example, Oklahoma requires a voter to show proof that the time off to vote was actually used to vote.

In some states, an employee must provide a notice of intent to take time off to vote, while others do not. The hours allowed to vote vary from state to state, as well. To check on your state's rules, visit vote.org and workplacefairness.org.

Remember, state laws prescribe the minimum that you must do regarding employees' voting rights. There is no law against granting additional leave, paid leave, or other benefits to facilitate voting, as long as you do so in a non-discriminatory manner.

Employee's Right of Self Expression

Articulate your organization's rules about political activities in writing to set expectations and avoid misunderstandings. The policy should reaffirm the encouragement of diversity and freedom of expression, while addressing:

- **Prohibited activities** - Clarify what's not allowed, from wearing political pins to using company resources (telephones, printers, etc.) for politically-oriented activities.
- **Email restrictions** - You can restrict company email from being used for outside political endeavors or to promote personal, political or religious beliefs.
- **Political coercion, harassment and retaliation** - Be clear that you will not permit threatening, harassing or discriminatory behavior based on another worker's political beliefs or activities.

Date: October 29, 2020

Risk Category: Employment Practices; Workplace Safety; Employee Safety; Physical Security

States: All

Share with:

- Board of Directors
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- Executive Management
- Human Resources
- People Leaders
- Risk Manager



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Workplace Security and Employee Safety

Having a clear understanding of safety processes and procedures in place is suggested and common amongst credit unions in uneasy times. Earlier in 2020, nearly 60 credit unions suffered physical damage (buildings, property & ATMs) and loss of money amid civil unrest totaling \$1.6 million claims paid.

While your credit union branch, ATMs, or other property may not be specifically at risk, it may be more vulnerable due to the location. As part of any standard branch risk assessment, you should identify unique factors that might make that specific office location a higher risk. For example, locations near government offices, monuments, public parks, or places that have been impacted previously may require additional preventative measures.

No credit union is immune to these types of occurrences and they can pose danger to members, employees and credit union property if not properly planned for. Employee and workplace safety should always be a top priority.

- Evaluate if your credit union location(s) is a vulnerable. Credit union-owned vehicles, repossessed vehicles, and other property should be relocated from parking lots if possible. In addition, consider securing dumpsters or outside trash areas.
- Follow standard protocol when it comes to building security. Conduct a thorough review of branch safety and security policies, including emergency exits, opening and closing procedures, active threats and brief staff on these topics.
- Ensure parking lots and ATM areas are well lit and are covered with adequate surveillance coverage.
- Consider limiting the amount of cash stored or even shutting down ATMs or locations that are more vulnerable based on your assessment. Temporarily stop cash replenishment at offsite ATMs, especially if conducted by staff.
- Place signage at ATMs or locations when you've temporarily eliminated having cash on hand.
- Be sure there is adequate surveillance coverage of the external areas of the property. Ensure the credit union's fire systems and alarms are fully functional.
- Secure night drops to minimize tampering.
- Speak with employees to determine their comfort level of reporting to work. Be conscious of employee concerns for their individual and family safety. Consider allowing employees to work from home.
- Adjust closing time or revise the credit union hours allowing employees and members to make their way home safely. If a threat materializes, appropriate lockdown procedures may be necessary. Coordinate with local law enforcement on what a response might look like.
- Encourage members to use digital or online channels for transactions.
- If you experience any damage, claims can be reported in a variety of ways:
 - Online: www.cunamutual.com
 - Phone: 844-337-5828 or 608-444-5357 (24/7 emergency line)
 - Email: FWCUPService@cunamutual.com
- If you experience any damage and are in need of mitigation services, you can call Servpro at 1-800-SERVPRO. CUNA Mutual Group has contracted with ServPro as our preferred provider for cleaning services. ServPro is not a CUNA Mutual Group company, and policyholders are not required to use their services. The alliance is intended to enhance our customer service and provide easy access to a cleaning service for our insureds.



Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](https://www.cunamutual.com/ProtectionResourceCenter) at [cunamutual.com](https://www.cunamutual.com) for exclusive risk and compliance resources to assist with your loss control efforts. The Protection Resource Center requires a User ID and password.

Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

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