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Abstract: Jamie Gower is the Vice President of Human Resources at WESTconsin Credit Union. In this interview, we address how WESTconsin Credit Union is getting by during days of COVID-19, how they prepared, and what safety measure they are taking to ensure they are keeping both their members and their staff healthy. Jamie also gives some insight into what she herself has learned personally and professionally as well as maintaining space and grace with kindness.

MM: Does it say it's recording on your end to?

JG: Yes.

MM: Perfect. All right. So today is Tuesday, November 17 2020. We are at 10:31 in the morning. And we are here with Jamie Gower. So could I just have you introduce yourself and your position with the Credit Union?

JG: Yeah. Thanks, Morgan. So, Jamie Gower with WESTonsin Credit Union, I have the privilege of working as the VP of Human Resources for the Credit Union.

MM: Alright, so what was your day to day routine? pre COVID? So, if you can remember a time?

JG: Yeah, I was gonna say so seems like decades ago. Um, I would say prior to COVID, the activities that I spent time doing really involved primarily leadership support and development, and supporting leaders when it came to a variety of things related to their people initiatives. So it could be things in recruitment, it could be things in retention, it could be things regarding compensation, market changes within the compensation world, learning and development or training or coaching. And then, you know, we work with human beings every day. So people bring their best and their worst selves to work sometimes. And so we help guide folks as they navigate through some of those changes. And then I have the privilege of working with six individuals in the Human Resources team who all specialized in a different functional area. And so I provide their day to day operational oversight.

MM: So with COVID, how has that changed?

JG: Oh, my goodness. So I would say, um, you know, I've worked in Human Resources probably for 20 years, and seen a lot of various things. But the pandemic has obviously been something

that I think has just really caused people to do a 360 and then another 360. And so when you think about the day to day stuff, really what I spend a big, significant portion of my time doing is COVID guidance. So the Human Resources team is tasked with supporting all employee or member COVID related inquiries. So if it's regarding a positive test, or quarantining, contact, tracing, monitoring, all of the guidance that changes per County, so in Wisconsin, we're really lucky to be able to have 72 different counties that all have different rules and regulations regarding COVID management. So we spend a lot of time reviewing those within each county, we also manage and regulate any school changes. So in the K through 12 system, as schools make adjustments to their schedules, whether it be going to a hybrid model, where students perhaps are going a couple of days in person and a couple of days, virtually, or recently, we've seen a lot of transition from 100% in person to the virtual setting. And the Human Resources team, we manage that because obviously it has an impact on our workforce, right as people need to support their kiddos and whatever that looks like for them at home and school setting, we have to be prepared to adjust to those changes, as well as things with COVID related, right. So if we have things related to you know, quarantining or close contacts or things of that nature, we, you know, spend time providing guidance to leaders. The other piece, I think that's really changed for us in Human Resources is that Credit Union falls under what's called the Families First Coronavirus Act. It's a regulatory, you're fine, It's a regulatory change that was introduced in April of 2020. That provides some tax relief to organizations who need to support their employees who have to be away for COVID related things. So generally, someone's away from work for COVID. Because their school or daycare where their kiddos go has shut down. Or they are unfortunately, tested positive for COVID or been asked to quarantine because someone that they've been in contact has been positive with COVID. So there's different payroll practices we have to put into place to support that. And that takes a pretty significant amount of our time to do that. So just to kind of give a general when we first started this, I would say no, we probably averaged about 5 to 10 people in a payroll that were eligible for the Families First Act. This payroll that we're processing actually just right now we have 86. So you can see the significant jump we've had within that, until we to kind of help us support that we instituted a hotline. So at WESTconsin Credit Union, the talent services partners and myself manage a 24/7 hotline where a manager can call in and ask a question, regarding a situation that comes up with one of their employees, eight months in, they'll tell you, sometimes they think, Oh, we've seen it all will be good, and something will pop up. And we kind of have to say, Oh, that's a good one, we're gonna have to get back to you. And then we consult the resources we have. So whether it be the CDC, or we consult with the local health officials, or sometimes even local health systems to provide us some guidance.

MM: That's actually really cool that you have that to kind of help out your employees and stuff. That's really cool.

JG: Yeah, it was really our way to kind of manage because that was so many emails coming in, and different phone calls were like, We need to funnel this to just kind of be a little more efficient. And then it helps provide that hundred thousand foot overview, right, you can see kind of what's happening at the organization. And we've been able to really be more proactive, right. So what's really great about it is, you know, let's say we have an office location that we have an insight in terms of some staffing. So we have one person perhaps whose testing or a household or we hear a school is going to be you know, moving to 100%. Virtual, we then are able to partner

and work with the business pandemic planning team. So the BCP team at WESTconsin Credit Union, and we can start to make some changes in staffing and operations to make sure that we still can meet member and employee needs.

MM: Wow. That's so cool.

JG: Yeah.

MM: So when you first heard of COVID, if you can think back to January, did you think that it would still be around today? And as bad as it is?

JG: Absolutely not. Absolutely. Not. Even when I think, you know, we have seen a variety of pandemics come again, in my history of human resources, where you think about the bird flu that happened a few years ago, or some of those other things, you know, we'll get updates like, Hey, be prepared for this. And you start to think about putting your pandemic plans in place, and you kind of dust off the binder and look at it and see, hey, you know, what do we need to make any changes, but in my experience, we've not had to typically do something. So you know, when the information came forward with COVID, we were kind of like, Oh, yeah, you know, it's definitely a virus kind of similar to maybe cold and flu is what we were thinking and didn't anticipate us and impacting us. Even as we went into it a few months in Morgan, I will really tell you, I did not think it was going to be November, and we would still be doing it. I can even in true confession, we started off on call schedule on the HR team. I only made the schedule through June, not anticipating that we would still be going forward. And sad to say I just extended it. So we have it now through the end of 2021. anticipating that, you know, we foresee at some impact, at least for the next 18 months.

MM: Yeah. So that actually kind of segues into my next question about like your plan. And did you have one ready, ready, and ready to go? just repeating myself. But what exactly does that plan entail?

JG: Yeah. So I will tell you that when COVID first started, and we had safer at home, we had a business pandemic plan. So we actually had just done a sort of test run last fall for influenza. So we at the credit union have a Vice President of Risk Management, and she's tasked with monitoring a variety of different types of business continuity, operational plans. So for example, a few years back, we had a semi truck in one of our locations downtown that hit the end of our building as it was turning. And so we had to quickly shut down that building, right. Thankfully, nobody was in it was the middle of the night. But we pulled out this continuity plan, right, that was a, you know, what do we do to continue operating and serving members and maintaining employee safety. And so the Credit Union has been really proactive and making sure we have those plans. And the plans entail things from what's our absolute staffing minimums? What do we do from a data integrity or management? How do we protect security, right? We deal with people's financial information that's really important and super sensitive information. And then we look at things in terms of what do we have to do within the first you know, immediate 24 to 36 hours, and the plan then progresses, you know, one week, two weeks, 30 days, 60 days, 12 months, 18 months and continued based upon what happens within each incident. So when we think about the pandemic, we had a plan kind of anticipating, I think that six month timeframe.

And needless to say, as you asked me earlier, none of us expected it to go the eight or nine months we have so far so you know, what we've really worked to do internally as again, I think I should we have the BCP team, so that team is comprised of the corporate officers, and the Senior Vice President of Operations, the VP of Risk Management, and then my position, we meet on a weekly basis. And we have subgroups within that team. So we have groups responsible for managing member communications, we have groups responsible for continuing to pay attention to any impacts on our financial situation, or what's happening in the economy that we might need to be considering. We have a sub team that's focused just on our employees. We actually have a school sub team that we started a few months back, because we saw a few changes in the school setting. And so you know, there's a variety of things I think we have in place, safety, right, we have a group that's truly responsible for watching all changes within OSHA, cleaning protocols, contact tracing interviews, things in that way. So we have really kind of dispersed the need for information gathering and each of the subgroups, then we come back together on those weekly Monday meetings and give any updates or recommendations. So what I tell people is, I feel really fortunate to work at the Credit Union because man in March, we were blindsided, right, I don't think anybody kind of saw safer at home happening as fast as it did. But we as that group made the decision to never be in that space again. So since then, we've been kind of brainstorming what's worst case scenario? and coming up with contingency plans to make sure that we have an option. Is it always exactly what we think is gonna happen? No. But when I, you know, compare it with some of my other peers, or colleagues outside of the Credit Union and other employers, you know, a lot of times we become a resource, and people are like, Hey, can I see what you guys are doing this? Or what procedure did you put into place? Or what policy are you using? We have a template, and then they'll share information with us too. And we're like, ooh that's great, right, so we can make some tweaks. And so it's really a community collaboration to make sure that we are again, being really good community stewards and, and ultimately maintaining the health and safety for our employees and the members that we're so lucky to serve.

MM: Yeah. So when you talk about the members, how did the safer at home order when it was first placed in March, how did that affect the members and how you served them?

JG: Yeah. So it, we had to get creative. So I think, you know, organizationally, we've had technology in place to do some of the financial track transactions that we've, you know, that some of our membership was looking at, but based on being originally a Farmers Co-Op, and in more rural settings than I would say, in Urban or Metropolitan settings, most of our membership was used to coming in and facilitating transactions. So I would say the biggest change we had to make was in how we communicate with them, and show them that we can still provide the services that they need, but they maybe just aren't going to get to see us face to face or in person. Right. So we did a lot with our online banking portals. And we facilitate a lot as well with mobile applications and some of the functionality there, but then offering drive up service initially when safer at home was so asking people for a lot of patients as our drive-up lanes became quite long, and people were needing to facilitate some transactions.

MM: Oh, that's, yeah, it's kind of a whole different thing, when you're so used to going in and see the person doing your transaction to having to switch to just being in the drive up so..

JG: Yeah, or on the phone, too, you know, we're really fortunate to have the service center where folks can call and get a live person right away, that they're able to help navigate through some of the changes that they they want to make or transactions, but there are things we still need to do. So, you know, we have a title company, right, we do home closings, that's not something that can be done, virtually, or something that can be done in a drive up. So we have to work to facilitate, how did we safely execute those things so that people could still close on their homes and move that wasn't changing? Right? Just because the pandemic came didn't mean that you got to postpone a closing date, or that the house that you're leaving was suddenly going to be continued to be available and your new home wasn't. And so there were lots of things we had to think about creatively to help members do that.

MM: So how was the member response to that? Was it very positive? Like thank you for keeping us safe? Or was it kind of like really?

JG: Yeah, I was. Overall, we were really lucky to have a membership base that really supported our employees and health and safety. And really, I would say, went in line with what the governor was asking, right, the state orders. We did have a pocket of people, right, who were not really happy with the fact that we were following some of those things and more frustrated or didn't understand. And even, you know, in today's current climate, I would say, you know, there are a handful of people who perhaps have different viewpoints on what we're And we just continue to say that we're being really good community stewards with what we're being tasked as a member in, in each of the counties that we're in and following the guidelines that are required, and really work to show them where we can provide the service in a different fashion.

MM: So, being that you have a lot of employees that usually work in an office, do you have a lot of people working from home?

JG: Yeah, great question. So we have about 430 employees today, of that 430, we have about 110, who are working 100% remotely, there are in positions that really what we would consider more back office and so aren't necessarily member facing, that allow us to still execute and maintain the financial security for the members. But you know, that said, That's still roughly, you know, 300 that aren't right, and the majority of folks that are coming into the lobbies, and part of what we ran into we weren't expecting was poor internet service. So because we're in a lot of rural communities, we have several of our employees who perhaps have a position that could be remote, but the internet capability where they live is non-existent. And so we have then made arrangements to really make sure we've put a lot of safety measures in place for those that are on site to ensure that, you know, we're doing our best to mitigate the risk and the spread of the virus

MM: Was the employee response pretty positive to that decision to having people at home and in the office kind of split?

JG: Yeah, we actually, were just, we just facilitated a survey on that, to really kind of gauge and I would say, we have probably 50%, if not a little bit more of people who are comfortable with it feel like it works really well, the 30% that are probably on the fence that is more so because they perhaps want to work at home. And then in our position that that wouldn't allow it or frustrated

that their internet service doesn't allow it. But overall, generally, I think everybody's just been really supportive of the Credit Union, as we've made that decision, because allowing us to have so many people work remotely, has really limited the number of people that who we've had to quarantine. So for example, if we have a positive case, Morgan, and we have all of our folks on site, we would be in a little bit of a pickle in terms of the ability to have an impact, should a positive case happen, right contact tracing and where that impact happens. So by allowing us to continue to support that remote work, I think it's helped to increase the safety or feeling of safety for our staff.

MM: Yeah, for sure. So what is your procedure when an employee test positive?

JG: So I giggle a little bit because we're on version eight of that procedure. So we have made eight revisions to that procedure since we started. But currently, what happens is, when an employee is testing positive, or testing for COVID, they have to notify their supervisor, and the supervisor that has a template that they are required to submit to us. That template includes what the symptoms are, when the person's first started experiencing those symptoms, the location that they work in, even if they're at home, at any hours, that they might miss, the name of the physician, and where they're testing. Once a test comes back positive, then leaders are asked to call that hotline that I referenced and are immediately connected with a member of the human resources team. And we kind of assess next steps. And so next steps include, hey, when was the last time that person was on site, if they were, who were they working with and we start to prepare for a contact tracing interview. before the interview takes place, we then my role is to provide notification to the pandemic planning team. So usually I send a text messages that says, hey, heads up, we have a positive test at XYZ location. Here's what I know right now. And the Chief Operating Officer then starts his procedure to work to get a cleaning service in place. So there's a deep cleaning process that's required when you have a positive test that happens. And needless to say, those agencies are really busy and super backed up. So we've had to have people come in sometimes three o'clock in the morning from this agency to do the cleaning. So the COO will start that process. The HR team then conducts the interview. And it's basically contact tracing so similar to what would happen if a county health department would contact you. First and foremost, we start off with how are you doing right how you're feeling? Because we're really super concerned. And we've seen a spectrum right some people are like, I didn't even know I was sick or that I had the virus and other people unfortunately, who's been really really ill and we go through based on how that person is feeling at a minimum if somebody's really ill, we asked them when their symptoms started, because that determines what our contact trace has to take place. And we ask, basically where they were in the building. So talk to me about any common spaces, offices, such that you were in, just to make sure that we can thoroughly understand the impact. And we also have to ask if they've been with any members. And so to be determined to close contact, it's the within six feet for 15 minutes or more cumulative. So that could be I saw you, Morgan, four times. And five minutes each time, well, oops, I just put us over that 15 minute accumulation, right, we were within six feet. And so now, should I have tested positive you would have been determined to contact. So that process happens once the interview is completed, and then the we determine the quarantine timelines. So again, if there are any close contacts, we then notify the supervisor of those employees. If they're working, those employees are asked to go home immediately. And if they're not, we call them and basically provide them language that says, you know, hey, here's the deal. Unfortunately, you've been exposed to

somebody who tested positive, and you need to start a 14 day quarantine period. Here's the date you can return to work. at WESTconsin, we're really lucky again, because we fall under our Families First Coronavirus Act. So they're paid at 100% for their time away during their quarantine timeframe. I would say up until probably 30 days ago, those employees then received a call from the health department but the health department's are so backlogged. And we've developed a really nice relationship with the local health officials that they feel really confident in the process that we're doing. So we just go through traditionally, what the health department would and an employee is not contacted. We then form a meeting via Teams. So virtually the pandemic team gets together, and we review what our next steps are going to be. So we look at staffing if we need to close an office change operation. So, you know, we have like we had lobbies open, do we need to close lobby and go to drive up only you know, what does that impact look like? We also then start to look at any other quarantine cases. So we're trying to assess what the long term impact is. So the HR team, we keep a list of all those that are in quarantine. And when they can come back so we can see if Wow, in the western region, we're a little concerned, if we have a couple more people who become a quarantine, we don't know if we're gonna be able to keep those offices open. And so it's just a continual dialogue. And then there's the intensive payroll tracking that happens, right. So we need to look at missed hours, appropriate lead code those times and get them in the time sheets and do entry. And then it's general communications to because there's some sort of survivor's guilt as what I would say that happens, right? People have a wide range of emotions that they feel some people when they find out someone they worked with, tested positive, are really uncomfortable, and kind of struggle and other people are like, it's fine. It's kind of the world we live in. It'll be okay. And so our team works with a third party organization called Real Living. They're an employee achievement program that we brought in, back in March, actually, I'm so grateful for them, but they're a 24/7 365 service with a COVID crisis line. And so we oftentimes will get employees who are really struggling connected with those individuals. They're licensed counselors, or people who are certified in COVID grief management is kind of how I like to describe it, and can help employees navigate through some of those challenges.

MM: So, yeah, so you mentioned with like, the grief and the COVID anxiety kind of thing. Um, what concerns are, looking at the wrong question, in what ways do you think that COVID-19 is affecting you and your fellow employees mental health since that's been a huge topic during this?

JG: Yeah. So um, I, you know, I've really kind of come to describe it that, you know, right now, I think it's just burnout. I think like anything people can handle, you know, really stressful situations for a certain period of time, but as you asked me earlier, and nobody thought we'd be in almost nine months later. And so everybody has good days, and they have bad days. And it's not only what the stress of what they're dealing with at work, but once people have outside stressors that are happening at home, whether it's elderly parents that now they can't see because they're in assisted living facilities, or maybe it's the birth of a grandchild or wedding that didn't get to happen, and or perhaps a senior in high school who's not going to have the opportunity to play in a state playoff or, you know, there's so much loss that's happening, and I think that the impact of that we're just starting to see people are emotionally exhausted, and really stressed. And what I have been super impressed by is, in the survey I mentioned, we just did, people are sharing that the Credit Union and coming to work with the Credit Union is what's getting them through it, that they're able to rely on their co-workers and peers to really help facilitate the

opportunity to just feel like, there's a little bit of happiness that happens, right, there's a little bit of celebration. And I think it's also, you know, trying to make sure that we encourage people to take time away, right, with the pandemic, and a lot of the hasting at home, people aren't taking vacation days, because they think, Well, I'm not going anywhere, I can't do anything. And so we really push to have a staycations, right. So we have a resource we put in place that says, here's all the things that you can do without leaving your house or your community. And we're encouraging people to just get off the screen. Stop thinking about work. Do something to fill you back up.

MM: Yeah. I do think that that's really important than these times like, even if you can't go anywhere, like just take the time to just decompress. And chill and relax

JG: Yeah, it's been kind of neat to see because people are getting really creative with things that perhaps they haven't done in a while. So you know, if it's board games that you haven't brought out for a long time, or pen pals are coming back, right, actually the fun letters that people are doing, or on my team, you I think you asked, you know, what are we doing. And so I'm really concerned about the HR team in the amount of just heaviness that comes with a supporting the hotline. And so I'm constantly trying to think about ways to just give them a little bit of mental space, right. And they all have families outside of work and whatever that means that they're cared for. So one of the, you know, a couple things we've done, so I played bingo with them online. So I had 52 cards, right, and we played bingo, and I think I sent them like a pack of gum and a bag of popcorn, right? Nothing extravagant, but just something to kind of laugh. Another activity we did was they had to all send me their favorite song. And then what I did is they played the video clip, and we had a contest to see who could match the song with the the appropriate staff member. And most recently, screen time breaks have been really important, right? So I'm finding that a lot of them are just working through like staying all day in their chair online. So we set up a weekly rotation where someone's assigned each week for six weeks, excuse me seven weeks. And they are asked to go ahead and send break a screen break time suggestion. So it could be things like, hey, just a reminder, It's break time get up and you know, jump on your phone, let's FaceTime and we're going to walk around the block together, right? Or Halloween week one of the staff members. And if you want to eat this candy, this is the physical activity you have to do. So 20 setups equals a small snack size snicker bar, right? So just some things to you know, kind of break in the day and not have us always be talking about COVID.

MM: Yeah. So kind of going back to how you mentioned like, just like taking a day off? Do you guys have like a travel restriction on your employees just because of exposure or anything like that?

JG: Great question. So when this first started, we had a lot of travel restrictions on where people could and couldn't a go. And we never told people they couldn't go someplace. Because we didn't want to impact people's decisions outside of work. What we did say to them was if they chose to travel to what was determined a hotspot at that time, they were required to quarantine for 14 days and weren't able to come back to work during that time. And since then Wisconsin has unfortunately become the hottest spot in the United States for the pandemic. And so we have really released that and just encourage people to check in, we provide a link to the Harvard Business Review that has a map that you can actually drill down by county and see what the

positive case rate is per capita. So a lot of our staff will use that if they're going to travel someplace and make the determination on whether or not they're going to to travel.

MML Yeah, wow. That's a lot, like you wouldn't get how much it impacts but it does.

JG: Yes, it does.

MM: Taking things into consideration.

JG: Yeah. And I think there's a lot of behind the scenes things that, you know, employees don't necessarily realize that, you know, the Credit Union is, is facilitating something. And so again, I think that's what I'm super proud of is we have made decisions at each of those kind of crossroads. And the two primary pillars we think about our member health and safety and employee health and safety. And it's been really cool to work for an organization that when we come to decisions, those are the two things we look at every time and that's what we base it off of.

MM: So you talked a lot about all the measures that WESTconsin has taken. Do you guys feel like you're doing a good job in helping the slowing of the spread within the area?

JG: I think so. And the reason I can say that I feel probably really confident is we recently heard about a grant that existed through UW-Madison. And we were able to have an evaluation done by an industrial hygenist consultants didn't even know that existed. And so one of the local health departments that we have established a really good relationship was like, hey, Jamie, you guys need to check this out, I think you're doing all the right things. But here's another resource to have you take a look. So this type of position exists at the fortune 500 companies that have 10s of thousands of people. We're WESTconsin Credit Union, we're roughly, like I said, that 430 in in WESTconsin, so that consultant then reviewed all of our policies that we're doing our cleaning protocol, things that we're doing when we have positive cases, and the contact tracing, and basically just did for lack of a better word, Morgan, an audit on us and came back and was like, Oh, my gosh, like, you guys are doing even more than what we're telling people to do. So in some areas, I think that was just really helpful for us on the pandemic team. Because, you know, obviously, we've seen an uptick in some positive cases within our organization and in the community. And it's like, oh, man, what could we do? Right? What other things can we put into place? And sounds like we've, we've really exhausted all of the possibilities.

MM: So that's really cool. And I will say, as an employee, granted, I'm on the back end, I'm not customer facing, but I do feel like very, like, you know what, I'm gonna go to work. I do have a very strong feeling where it's like, I'm safe. I can do what I can do. So. Yeah.

JG: Good.

MM: Like, there's a good job being had overall. So

JG: Well, thank you. That's good to know. Because we're definitely trying.

MM: So overall, like with the whole experience, were there any like things that you've implemented, where you're like, hey, this actually works better than how we were doing it before?

JG: Oh, my goodness, yes. So an example I will give you will be onboarding new employees. So prior to COVID, we did all of our employee onboarding in paper, right. So there's a lot of stuff you have to fill out when you first start in a job, that are things like payroll forms and other types of new employee forms, policy, things of that nature. And when the pandemic first started, we had to quickly shift because we weren't stopping hiring people we still hadn't members needs to meet. And we were able to move to an electronic onboarding system. So somebody who's going to join us now ahead of time gets a link. And all of those documents can be completed online, so that when they start with us, we're able to virtually bring them on board. So if you're our new employee, you could be joining five other new employees spread out all over Western Wisconsin. And it has really been really neat to see the presenters to who facilitate orientation, and then the employees respond, we're finding that the information is more accurate, we're making less mistakes, because just the natural transition of I got a document, I'm typing it, maybe I accidentally transposed a number is reduced. So it's been really good to see that. That change, I think has been helpful for sure.

MM: What about people working from home? Do you think that's something that you would keep maybe not for everyone that's working from home, but like, something that you might consider doing after all this?

JG: Yeah. So actually, I'm on work for a core project team. And we're tasked with developing a remote work policy remote work program, I should say. So it was something that Credit Union had looked at maybe two or three years ago and decided at that time, we didn't have the resources. And so remote work was something that Credit Union was concerned about doing. Because we weren't sure that our server could maintain the volume of people coming in from so many different locations. COVID has shown us that they can and that we're able to so we are working on our project right now. It's in four separate phases to ensure that by June of 2021, that we have a formal remote work program in place. So that post COVID um that there are some positions that make sense, right, and that we could look at potentially having them continue to stay in a complete remote environment.

MM: Wow, that's so cool that you would be able to offer that as like a long term thing.

JG: Yeah. And it's really, I think, again, putting a plug in on the HR side of things. It's something we've been talking about, right? Because we know the world in which people want to work is changing. And more and more and more. Even before that pandemic, people wanted the opportunity to be able to work on site and off site to support their family needs, right. If it's a Hey, I'm caring for a parent and they have an appointment on Tuesdays. It's the middle of the day. It's less disruptive to me if I can get online work take them into the appointment and come back again for a position that makes sense, right? A teller isn't something that I could ever foresee us doing remote. It's not like we're going to have a window in someone's garage and you come up and facilitate transactions. But yeah, those, you know, those things have been really

nice. And I think several of our employees have been really excited for that opportunity. And I'm hopeful it will help us with retention and some recruitment in the future.

MM: So just a few questions to kind of wrap this up, because I know you have a meeting to get to. Um, has your experience transformed how you think about your family, your friends and your surrounding community?

JG: Yeah, um, I think it's cliche. Right, but I'm in the same boat of, you know, I think I just had been in this space where I didn't realize how fortunate we were to be able to just do so many things. Right. I think I took for granted the opportunity to, you know, gather. I live in Altoona. So, you know, there's lots of community activities that happen in the Eau Claire alternate area, whether it's music festivals, or farmers markets, or events in my kids school, I think that I've just realized how much I value those, those activities and how much I took them for granted. And so I also am even more supportive of the K through 12 education system. Holy smokes, right, like those folks have had to do with 360. There's a reason that kids go to school. So I have to do boys, I have two teenage boys, and love them to pieces, but it was not meant to be their teacher. So you know, this has been really a really great learning experience to just, you know, figure out how we can continue to support in that community efforts, because absolutely so important. But I will say technology is really, we're really lucky, right? So if you think about the pandemics that have happened in the past, right? decades, and decades ago, they didn't have the opportunity to connect with somebody visually like we can. And so I'm grateful for that, because it has really allowed us to still be able to engage with some family and friends.

MM: Yeah, I will say it's a big piece of how we can manage our day to day lives these days. JG: yes, absolutely

MM: And then one final question, knowing what you know now, what do you think individuals, communities or governments need to keep in mind for the future?

JG: Um, I think the phrase I use is space and grace. So I think right now, in the last couple of months, particularly, we've seen a divide politically, on the pandemic, in so many arenas, and my hope is that people can start to move forward and realize that the beauty of living in this country is that we're really lucky to be able to believe whatever we believe, and there's a lot of people who work really hard for us to have that amazing privilege. And I hope that we can figure out how to do that and give people space and grace. So Morgan you and I may not necessarily agree on something, but man, I love that we live in a country where we get that privilege to do that. And we have that, that that space. And, and really the second piece to me would be like how do we reach out and support those who aren't as lucky. So my husband and I both are really fortunate to still be gainfully employed, our kids are able to be supported in a virtual space that works. Some families aren't as fortunate. And so even little things like we have takeout Tuesdays, every Tuesday we take out from a local business, and it's just our way to support or organizations that I know had to close their doors in terms of they can't have staffing, right, I'm ordering a gift card or something I probably may never spend on. But I'm donating it someplace. So just really encouraging people to realize that this is really a community initiative and hoping that people can figure out ways to support that and be more gracious and kind. And saying thank

you, um, you know, it's really easy to complain or point fingers, and people are just doing the best they can right off.

MM: I always say we're all in this together. So there's no one group at this point that's better than the other because we're all going through the same thing.

JG: yes, yes, I absolutely agree.

MM: Yeah. All right. Well, thank you so much for this.

JG: You are welcome.

MM: Um, I'm going to go ahead and stop recording