



EMPLOYEE RELATIONS

Should credit unions force staff to get COVID vaccine?

By Ken McCarthy December 09, 2020, 5:00 a.m. EST 5 Min Read



The national rollout of a coronavirus vaccine is just around the corner, but questions remain about how many Americans will be willing to get it.

If workers decline to get the vaccine, companies, including credit unions, are likely able to legally require it. But executives may be unwilling to force employees to get the vaccination given the personal nature of the decision.

"In our culture respect, integrity, education, choice, accountability and other attributes are immensely important to our day-to-day decision-making and actions," said Justin Howard, president

AMERICAN BANKER

person."

There have been more than 14.6 million cases and over 281,000 deaths related to COVID-19 this year, according to data from the Centers for Disease Control and Prevention.

Still, a study released last week from Pew Research Center found that a significant number of Americans may hesitate to get the vaccine.

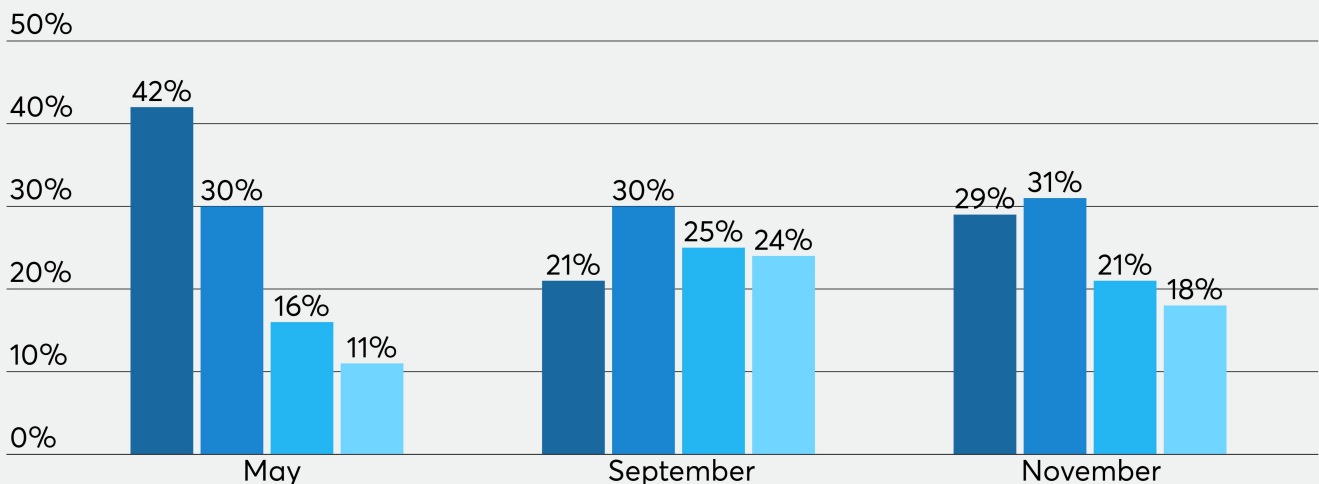
Sixty percent of respondents said they would either "definitely" or "probably" would get vaccinated. That's down from 72% in May but up from 51% in September. And only 29% of respondents said they would "definitely" get the vaccine, down from 42% in May, according to Pew.

This refusal to get a vaccine could create tension with employers.

COVID vaccine pushback

Adults answered whether they would get the vaccine if it was available today

● Definitely will ● Probably will ● Probably won't ● Definitely won't



Source: Pew Research Center; numbers may not add up to 100% since those who did not respond were not included

There is currently no guidance from the Equal Employment Opportunity Commission about mandatory COVID-19 vaccinations, although it's possible the agency will still provide some, said

AMERICAN BANKER

Under that framework, employers can require that workers get a vaccination, provided they give advance notice. At the same time, employers must consider accommodations for employees who have legitimate disability or religious objections to receiving the vaccine.

“Credit unions must tread carefully where an employee’s objection is based on a sincerely-held religious belief or an underlying medical issue,” Crotty said.

Credit unions will also need to check for state law impediments to mandating the vaccine. Those laws often have more stringent requirements than federal law. Companies should consult with counsel on a case-by-case basis because it can often be difficult to determine if an objection falls within a religious or disability category and whether some accommodation must be made for that objection, Crotty added.

“Absent that type of objection, however, an employer can fire an employee who refuses to comply with a vaccination policy,” Crotty said.

However, many credit unions will probably hesitate to take such a drastic step. Vaccinations can be a polarizing topic, and several CEOs balked at talking about the issue with Credit Union Journal, though some did say they wanted to wait for guidance from federal and state authorities.

Credit unions may want to consider less dramatic action, such as simply strongly encouraging or even incentivizing employees to get the vaccine, rather than outright requiring it, Crotty said.

The \$94 million-asset Horizon Federal Credit Union will let each person make his or her own determination about whether to get the vaccine, Howard said.

“It will have no impact to their employment or being able to come into credit union properties to fulfill their mission here,” Howard said. “It's their choice, and there will be no ramifications to them

AMERICAN BANKER

Howard said Horizon closed its branch lobbies and operated drive-thru only for roughly 10 weeks in the spring and early summer. Since then, it has been running operations as normal with all staff in place and lobbies open to the public.

Shane London, president and CEO of the \$818 million-asset Deseret First Credit Union in West Valley City, Utah, said the credit union's management team has just begun discussions and has not yet made any decisions on whether it would require employees to get the vaccine.

London said that — similar to the company's efforts with the annual flu shot — it will be supportive and "encourage" its staff to get vaccinated for COVID-19. That will be especially true for branch employees who deal with the public, he said.

"We don't require the influenza shots for employees now and don't track if they've had it or not, but we strongly encourage it," London said. "I would suspect that this is where we will come down on the issue in the end, but as with everything else COVID-related the processes change rapidly."

London said he has not yet heard a lot of dialogue about the topic from the various CEO groups he is involved with but suspects that will change during the next month or so. He said Utah is expected to see its first shipment of the vaccine, which is earmarked for frontline workers, in the next 10 days or so.

"This is such a new issue we're all trying to figure it out," London added. "The reality is that most credit unions probably won't see any access to the vaccine for most of their employees for four to six months, except perhaps for their older employees."

If implementing a mandatory policy, employers should try to provide the vaccinations at no or little cost to the employees. Ideally, employers should have the vaccinations available onsite during working hours, Crotty said.

AMERICAN BANKER

Additionally, a larger portion of the workforce remaining virtual could ease some of the tension over vaccinations. Both Howard and London said the remote model might be sticking around.

Deseret First is moving toward making remote work permanent for its ops center staff, though a final decision hasn't been made yet and some challenges still need to be addressed with the plan, London said.

At Horizon in Pennsylvania, Howard said that starting this week four employees who usually work from its corporate headquarters will work from branches, and an additional four people will rotate working remotely.

Vincent Hui, managing director at bank consultant Cornerstone Advisors, said the broader issue of the viability of a remote workforce model often comes down to the tradeoffs between the ability to maintain a strong culture if everyone is remote versus cost and safety issues.

[Staff recruitment and retention](#) also comes into play, he said.

“I had one client say that a couple of key member-facing recruits turned down job offers because they could not do it remotely,” Hui said. “I think financial institutions will need to avoid a one-size-fits-all approach based on individual roles and without running afoul of regulatory guidelines.”

Ken McCarthy Reporter, Credit Union Journal [Twitter](#) [Email](#) [LinkedIn](#)



 **REPRINT**

For reprint and licensing requests for this article, [click here](#).
