



Your Banker Cares!

We are excited to share the information below. It is comforting to know that our lenders are being so supportive and quick to respond in this difficult time.



The coronavirus (COVID-19) outbreak is now considered to be a national emergency. For most of us, it has created a great deal of uncertainty and concern. We at El Dorado Savings Bank believe it is important to remind everyone that the health of our customers and employees is for us, a top priority. We have a senior management response team monitoring the World Health Organization (WHO), the Center for Disease Control (CDC), and our local public health departments for updates and preventive measures for dealing with the outbreak.

We would like to remind our customers of the different options available for remote banking. Our CeB (www.eldoradosavingsbank.com) application for internet Banking and our mobile banking app can be accessed from almost anywhere 24 hours a day. They enable you to check balances, transfer funds, check statements and pay bills online. Our mobile app will even accept deposit checks.

We still offer our 24-Hour Telephone Banking Service (800) 888-7739 for when you don't want to use a computer or smart phone for your banking, and of course, our ATMs are available for deposits, cash withdrawals and transfers between your accounts.

If you would prefer to call us with a question or request, our Call Center (800) 222-8999 is fully staffed and available for dedicated assistance Monday thru Thursday 8:30AM until 5:00PM and on Friday 8:30AM until 6:00PM.

For customers that still need to come into our branches, we have augmented daily cleaning procedures with the use of strong disinfectant products on high-touch surfaces, and are educating branch teams on best practices as recommended by the CDC. If any changes to our hours of operations are required we will post a notice on our website (www.eldoradosavings.com) and at the branch location.

If you have been negatively impacted by illness due to COVID-19, and need additional assistance related to your El Dorado account, please contact us and let us know.

Finally, we feel it is important to remind you that criminals often use emergency declarations and fear to enact their scams. Remember, no one from El Dorado Savings Bank will ever call or email you asking for your personal information, username, or passwords. Never share any of these details with anyone contacting you.

We will continue to closely monitor the COVID-19 emergency situation and evaluate additional measures to support our customers and employees.

Monday - Friday. All branches will now be closed on Saturdays.

We are limiting the number of clients entering the branch at any one time. This controlled access model allows us to manage social distancing, while still giving you ready access to the branch.

During these unprecedented times, we want to share our proactive response to the evolving state of the COVID-19 crisis. Protecting the well-being of our clients, colleagues and communities remains paramount to our organization.

We continue to assess the needs of our clients and are available to discuss with you on a case-by-case basis. Please find below contact information according to your need:

Home Loans

• If you need assistance with your mortgage or home equity account, we have various support options available to you. To discuss assistance, call our Mortgage Assistance Group at (855) 691-7762, Monday - Friday 8:00 a.m. to 5:00 p.m. PT.

Consumer and Small Business Deposit Products

• If you need assistance related to refunds including overdraft fees, non-sufficient funds, monthly service charges, ATM fees, and CD early withdrawal, call (800) 238-4486, Monday-Friday: 7:00 a.m. to 9:00 p.m. PT; Saturday: 8:00 a.m. to 5:00 p.m. PT

Small Business Lending

• If you need assistance with monthly payments on your existing small business loan, call (877) 479-5236, or contact your Business Relationship Manager.

• If you are in need of disaster relief funding, please visit the Small Business Administration (SBA) website at www.sba.gov/disaster for disaster relief options.

Credit Cards

We have flexible relief programs for our Consumer and Business credit card clients, including payment deferral, delinquency removal, and late fee waivers. Please contact:

- Consumer (888) 642-3311, available 24/7.
- Business (888) 643-9800, available 24/7.

at 0% for 20 months.

Anthony X. Granados

In-Store Branch Manager | NMLS 1012344
p. 530.295.8560 | f. 530.295.8563 | anthony.granados@usbank.com

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We are in unprecedented times and as we all know our businesses (especially small businesses) will struggle through the restrictions and mandates that are needed to combat the crisis we are in today.

Below, you will see and find that Wells Fargo is

committed to our community and businesses. Every day we are learning of new decisions from our leadership that will assist in supporting our business community. I will do my best to keep you up to date and informed on what steps we are taking to help those that need it the most. Your network and connection to business is critical during these times and I would ask that you share this information through your outlets.

At Wells Fargo, we are committed to helping our small business customers experiencing hardships, including those resulting from the Coronavirus Disease (COVID-19). One piece of guidance for small businesses is to reach out to their banker or see what resources your bank is offering at this time, such as our COVID-19 information center.

Wells Fargo small business customers impacted by issues relating to COVID-19 can call 1-800-219-9739 to speak with a trained specialist to discuss options available to them. Any customer whose business may have been affected by the outbreak of coronavirus can request a payment deferral and waiver of late fees for up to 90 days.

We recognize that each business owner's situation is unique so it's important we in the financial sector help them determine the best solutions for their needs.

Digital tools can help you manage your business' basic finances while adhering to recommended public health guidelines. For example, Wells Fargo small business customers can:

- Bank online anytime—view documents online, access account activity, transfer money, pay employees and vendors, and set up alerts, and more from your internet-connected computer or mobile device.
- Deposit checks by phone—just snap a picture of the front and back to deposit endorsed checks to your eligible account with the Wells Fargo Mobil @ app.
- Tap to pay—when you're out and about, you can safely pay in a touchless way with your digital wallet or contactless Wells Fargo card.

In addition, all business owners can take a look at some of the below resources to think about how they can approach difficult situations like this, including how to think about credit and business continuity:

- Planning for workplace emergencies: Learn how to protect your employees and your business in the event of an emergency.
- Using credit to weather disruption: Five ways to financially prepare your business for a disaster.
- Disaster preparedness checklist: There's nothing you do to lower the risk of a natural disaster like a hurricane. But there are measures you can take to protect your company's bottom line from nature's fury.
- Business continuity and disaster planning for your small business: Preparing your business for potential natural disasters can be a lifesaver.

You can also read more about how Wells Fargo is supporting the global efforts in response to COVID-19 in this news release.

Here are some additional links to our Wells Fargo online site – you will find information and links to all kinds of resources. Below are the direct links for Consumer Credit and Mortgage as I know this is on top of a lot of people's minds this week.

<https://www.wellsfargo.com/financial-assistance/?linkLoc=fn> – Personal Credit

<https://www.wellsfargo.com/mortgage/manage-account/payment-help/> - Mortgage Loans



Sierra Central is working with our Membership to provide fee waivers and existing loan relief.

We are currently waiving payment fees, withdrawal fees, and foreign ATM usage fees.

We will work with our current loan members on loan extension and/or modifications.

In addition, we are offering a personal signature loan with a 3-month delayed first payment.

To learn more please contact us at 1-800-222-7228, our call center is open from 7 am to 7 pm.



Your health and safety is our top priority Effective Tuesday, March 24th, we are changing our branch hours to 10:00 a.m. - 4:00 p.m.



We're making immediate adjustments to certain consumer and small-business products to make them more affordable for customers.

The temporary measures, which will be in place until March 31 and be re-evaluated as the situation evolves, are designed to help existing customers who have been affected by the novel coronavirus, COVID-19.

We understand the financial pressure that many of our customers, both consumers and businesses, are facing due to the coronavirus and we're here to help," said Andy Cecere, chairman, president and CEO. "We're doing everything we can to limit the virus' potential impact on our employees, customers and operations. The health and safety of our employees and the financial needs of our customers are our top priorities, and we are acting aggressively to ensure those."

Customers are encouraged to visit the U.S. Bank coronavirus webpage or contact our designated line at 888.287.7817 to speak with a customer service representative about products or customer assistance programs that may be available, including mortgage relief options.

Assistance for consumer and business customers For consumer customers we have made temporary adjustments to the Simple Loan, our transparent installment loan, and Personal Loan products. For business customers, we have made temporary adjustments to business products like Quick Loan and Cash Flow Manager. Details on these temporary offerings can be found on usbank.com/covid19.

Here in Placerville, we have two offices - on Sacramento Street, and our Instore Branch in the Safeway off Missouri Flat- managed by Tony Granados. Both Offices are covered by our Business Specialist Tony Doyle- a direct point of contact for our Business Owners. We are ALL here to assist the needs of our Community in the best way possible. I'd also like to mention that US Bank offers both Business and Personal Platinum Visa Credit Cards

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Welcome New Members



Philip Hughes, Lynzee Schram, Jim Czachorowski – Sierra Vista Winery; David Smithhart – Sierra Central Credit Union; Barbara Crawford – AFLAC; Darcy Frew – Rescue Community Center; Taylor Landaker – Inter-County Title Co.; Frank Mosbacher – Hangtown Toastmasters; Judy & Steve Puthuff – Hangtown Village Square

Sexual Harassment Prevention Training

Sexual harassment in the workplace has become a serious area of concern. Your liability as an employer may be extended to acts committed by supervisors and rank-and-file employees. Therefore, it is essential that you understand what constitutes sexual harassment, under both California and federal law, and take steps to prevent or stop it.

Effective January 1, 2019, California made a substantial change to mandatory sexual harassment prevention training. Now employers with five or more employees must

provide this training to all supervisors and employees by January 1, 2021.

In addition to supervisors receiving two hours of sexual harassment prevention training, nonsupervisory employees must receive one hour of sexual harassment prevention training. Training must take place within six months of hire or promotion and every two years thereafter.

Visit the EDC Chamber website to sign up for the training: <https://www.eldoradocounty.org/resources.html>

Come out and support your local small businesses!

Grab some take out for lunch or dinner!
The best of both! Take out and Curbside!

50 Grand Restaurant & Bar
530.644.1580
<http://www.50grandrestaurant.com/>

Apple Bistro
530.363.6670
<https://www.applebistro.com/>

HeyDay Cafe
530.626.9700
<https://www.heydaycafe.com/>

Cuppa Coffee & More
530.626.9600
<http://www.cuppacoffeeandmore.com/>

McDonalds Broadway
530.626.1970
<https://www.mcdonalds.com>

Main Street Melters
530.303.3871

<http://www.mainstreetmelters.com/>

Bricks Eats & Drinks
530.303.3480
<https://bricksonmainstreet.com/>

Cascada Restaurante
530.344.7757
<http://www.cascadainplacerville.com/>

The Butchers Kitchen
916.932.6582
<https://tbkmobileeats.com/>

Kings Meats
530.497.5398
<https://kingsmeats.net/>

Sourdough & Co.
530.748.3320
<https://sourdoughandco.com/placerville>

The Independent Restaurant & Bar
530.344.7645
<http://independentplacerville.com/menu/>

Smith Flat House
530.621.1003
<https://smithflathouse.com/>

Can I get a delivery?

Pizza Factory of Placerville
530.626.3034
<https://placerville.pizzafactory.com/>

Round Table Pizza
530.622.2259
<https://ordering.roundtablepizza.com>

Domino's Pizza
530.303.6777
<https://pizza.dominos.com>

Don't see your restaurant?
Email PSI@ELDORADOCOUNTY.ORG with details and I will be happy to include you!

Options for Employers, Employees During School Closures

School activities leave is one potential option for employees when schools close in an emergency.

In response to the coronavirus (also known as COVID-19) situation, many school districts are electing to shut down campuses for several weeks to attempt to mitigate the spread of the virus. These closures will undoubtedly have a huge impact on both employers and employees, but employers and employees have several options, including the use of vacation/paid time off (PTO), school activities leave and remote working arrangements, to help this situation.

School Activities/Emergency Leave

The California Division of Labor Standards Enforcement (DLSE) has specifically addressed school closures in a recent COVID-19 FAQ, highlighting the school-related emergencies leave provided by California law. While employees can utilize their vacation/PTO in accordance with company policies, certain employees can also use school activities leave.

In California, employers with 25 or more employees working at the same location must permit employees to take time off for certain child-related activities, including to address a child-care provider or school emergency. Such an emergency includes closure or unexpected unavailability of the school or child-care provider.

Employees may take up to 40 hours each year for school activities. Employees are limited to eight hours per month for most activities, but that limitation doesn't apply to emergencies. Thus, employees may be able to use all 40 hours for the current school closures.

Employers can require the employee to first use existing vacation, PTO or other personal leave, unless prohibited by a collective bargaining agreement. Depending on the employer's policies, the employee may also take the leave unpaid.

Remote Working

Many employers, including state and national government agencies, are also exploring remote working. Some employers already maintain a remote working policy, but those that don't may want to start exploring the option soon if they have employees that can perform their job away from the office.

A good remote work policy contains:

- The criteria for assessing whether an employee can work remotely;
- How to handle home office expenses and other telecommuting expenses and logistics;
- How managers can expect to manage productivity and adherence to company policies;

- How to handle off-the-clock issues if the employee is nonexempt; and
- Confidentiality and privacy policies, including how the employee is monitored.

Employers may also consider using a remote work agreement that describes the expectations your company has for employees who work remotely.

Additional considerations include computer equipment, software and employer-provided telephones. Keep in mind that not all employees may perform jobs that are conducive to remote working; however, for those who can, putting a process in place will help mitigate some of the unintended consequences during flu or other viral outbreaks, such as schools shutting down for several weeks.

Paid Sick Leave

Companies should also review and discuss with employees any other company leaves or arrangements that it provides.

The DLSE also points out that paid sick leave may be available for employees who are actually sick, caring for a sick family member or for preventative care when civil authorities recommend a quarantine. This is likely not available for most employees whose children are home because of a school closure. However, it's good to keep in mind that if someone is actually sick or there is an official quarantine, other leaves may be applicable, including paid sick leave, disability and others.

CalChamber has created a dedicated COVID-19 resources page with links to several federal and state agencies monitoring the situation and we will continue to provide updates as the situation develops.

James W. Ward, Employment Law Subject Matter Expert, Legal Writer and Editor

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COVID-19 Industry Resources for El Dorado County

We have created the following informational page with up to date information and resources:
<https://visit-eldorado.com/covid-19-industry-resources-for-el-dorado-county/>