**Financial Institution Coordination Conference Call – Notes**

**Tuesday, May 12, 2020**

Purpose:          To bring together the financial institutions and the community to assist our businesses and rally and support our economic recovery.

AGENDA

Welcome/Introductions - Eric welcomed everyone to the call.

Union County Health Department, Jason Orcena, Health Commissioner

* 28 cases confirmed, 5 still in process of recovery
* Businesses are slowly reopening, but still no timeline for those closed, such as gyms and daycares.
* UCHD does not have the authority to reopen businesses closed by the State Director.
* Reopening Plan from UCHD – template based on Governor’s guidelines, helping to craft the policy side for when businesses reopen. This is a time for businesses to plan and create policy for when they reopen. Businesses are doing a good job of preparing for opening.
* Some areas in Ohio passing resolutions through city council and commissioners, but the State order overrides any local directive. Passing “laws” at local level to reopen cannot preempt state laws.

 EMA - Brad Gilbert, Director of Emergency Operation Center (EOC)

* EOC focusing on sustainability efforts with partners.
* EOC will close at some point, so working with EMS to figure out what they need to operate in the new norm.
* Continue to support UCHD for education on reopening.
* Thank you to financial institutions for your help with the loans, and working with businesses.

Community Updates

City – Terry Emery, City Manager

* Starting to bring personnel into city hall and other departments on a gradual basis during May. There will be a full return of personnel by June 1st.
* Opening facilities to public around June 15.
* The city is helping taxpayers with filing their city taxes. Taxpayers can drop off their return in drop box behind City Hall. The team will prepare the return free of charge. 937-645-7350, Option 4 or file online.
* There is a lot of construction activity still going on and the city opened bids for the new water plant on Raymond Road. The lowest bill was $10 million under the estimated cost from Peterson Construction, a well-respected contractor. The project should take about two years and at that time the water plant on N. Main will be decommissioned. There is a lot of interest from investors for the N. Main site.

Open Discussion

Heather Wirtz – Richwood Bank

* Richwood Bank had 721 PPP applications approved for $58 million, which equates to 7400 employees
* Forgiveness on PPP is an ever- changing landscape, so they are monitoring and watching how this will work and are encouraging recipients to document and track all receipts.
* The PPP Portal is open, and funding is still available. They are still processing applications, but the volume is much lower.
* They are continuing to see new mortgages with people purchasing homes.
* Richwood Bank will reopen lobbies in June.
* Concrete patio, with seating area, going in at Richwood Bank in Marysville.

Robin Scott – The Middlefield Banking Company

* They are still accepting PPP applications and have been processing about seven applications per week.
* There is still $121 billion available in the program.
* Middlefield is still processing mortgages and home equity lines of credit.
* They plan to reopen lobbies the last week of May and will have plexiglass in teller areas and banker offices.

John Zeek – Merchants National Bank

* John echoed what Heather and Robin shared.
* Demand for credit is strong for residential and commercial as well.
* Continuing to process traditional and conventional loans.
* PPP applications have slowed and seeing less requests for EIDL and Main Street Loans.
* Reopening lobbies in June and working on how that will work with plexiglass and guards.

Shannon Dishong – Pathways Financial Credit Union

* The plan is to reopen the lobbies on May 18th and will have plexiglass for tellers and in banker offices.

Other Updates

City of Marysville is assisting restaurants with outside seating in the Uptown area by providing picnic tables and creating “Parklets” in some parking spots. The City will be reaching out to businesses.

3 R Grant Program - Eric provided an update on the Union County 3R Business Grant Program

* The application will go live on Friday, May 15th at 8:00 am and we are promoting the grant on social media and with special emails.
* Application period from May 15 – June 1 and funds will be disbursed mid-June. Applications available online at growunioncountyohio.com/strongertogether.
* $2500 grants, or up to $5000 for exceptions
* $180,000 raised so far and the goal is $250,000.
* Donations can be made to the program through the Union County Foundation.
* Partnership of Union County, City of Marysville, Port Authority, CVB, CIC, and COC.
* City of Marysville reallocating $100,000 from the Facade Improvement Fund (non-tax dollars), $80,000 from the County and $25,000 from the Port Authority. There will also be some private donations and the goal is to raise $250,000.
* Eligibility requirements include: Union County Business, 2-30 employees, and focused on Retail, Restaurants, Hotels and Manufacturing.

Weekly Business Informational Call – Wednesdays at 11 am, 937-971-6002, Pin#1820

Special Guests this week:

Caroline Ramsey, Honda of America Manufacturing

Ben King, 1487 Brewery

Scott Verbus – Linear 1 Technologies