

COMMUNITY ARCHIVE: COVID-19 EXPERIENCES ORAL HISTORIES

Megan Garlick Interview

October 11, 2020

Virtual Meeting, Ionia, MI

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Megan Garlic Interview

ROBYN PIERCE: Okay My name is Robyn Pierce working in conjunction with the Reuther Library at Wayne State University. Today's date is October 11, 2020. This interview is of Megan Garlick and about the effects of COVID on her ability to work. The interview will go into detail about her job as a bank manager both before and after the shelter in place order was issued. Megan lives in Ionia, MI. This interview is being recorded remotely and will be housed at the Reuther Library, which is part of Wayne State University.

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So first thank you so much for getting together with me to go to do this I really appreciate your time.

MEGAN GARLICK: Sure.

ROBYN PIERCE: And then I always ask, do you have any affiliation with Wayne State University?

MEGAN GARLICK: No.

ROBYN PIERCE: Okay, so let's talk about what your job description is or what it was before COVID.

MEGAN GARLICK: I'm a bank manager. I oversee the sales of five bankers. Technically, an assistant manager, three bankers and a teller. And we run transactions and help people with their money, refinance homes, more—you know, things like that. So yeah, plus develop my team into their position and then to move them on, hopefully, to advanced positions from there. [00:02:02] The job hasn't changed much pre-COVID to now, other than the self-distancing that we practice. The fact that only so many people can be in our branch at one time.

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And then, also wearing the masks and cleaning on a regular basis. I guess there's a few things that have changed, but the basis of the job hasn't changed. Other than communication, there's not as many people running through the store because we're inside a grocery store and we used to be able to go out into the grocery store to talk to customers see if they needed any help with their finances. Now we need to rely on the telephone and anybody that walks by because currently we are not allowed to go out in the store.

ROBYN PIERCE: Did you—when the stay at home order was put in place, did you end up having to come home and work from home? [00:03:02]

MEGAN GARLICK: When that happened, they took us out of the in store, closed our branch, split us up into teams—there are six people on my team—so we were three and three and they brought us into a traditional branch where they could lock the doors. And we would work week on and week off. For me, on the week off, I still was on conference calls and in contact with the team that was in the branch. Sometimes that was tough because it's a different way to do business. You know, doing it remotely. We also—they offered to have a few of the team go home, send them computers at home and then they process the Payment Protection Program Loans. Everybody had little pieces of it. [00:03:59] In the branch, we did some stuff over the phone collecting information and then some of the team that was at home on computers, they were doing data entry processing—a different piece of the loan. And then the loan would turn around, go to the underwriters, come back to the branches and the managers and then we would close the loans. That was basically—except for running transactions—and people were afraid, so they were taking enormous amounts of cash out of the bank. They were afraid that, I'm assuming, that the stock market was going to crash and things like that. And any money that was in the bank, people who had large amounts—they were they were requesting anywhere in upwards of \$50 to \$100,000 in cash to take out of their accounts.

ROBYN PIERCE: Wow.

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MEGAN GARLICK: My branch, in particular, lost anywhere from a half—about five-hundred thousand to one million in deposits that were removed. I know the bigger branches they must have been way above and beyond that. [00:05:01] So yeah, that was—they took us out of the branches and put us—tried to be as safe as possible.

ROBYN PIERCE: Yeah, so there's a couple questions now that I'm thinking of. Do you think that you've—turned that money lost—has turned back around? Are people starting to deposit more now that they feel a little bit better, or don't they?

MEGAN GARLICK: I haven't seen it come back to our location, in particular. Savings accounts, interest in CD interest, which is a lot of where these were, are next to nothing. I think people have either stuffed it in their mattress or they have chosen to maybe pay off their home or pay off something—buy something that has some value that will appreciate. [00:05:59] Yeah, I mean there's a lot of—home sales we're still incredible. You know, over this time people still are there buying and selling homes remotely, so we're still doing mortgages. Our mortgage department at the moment is completely overwhelmed with the refinancing of the lower rates plus people buying and selling homes and moving. It's still happening. That part of it hasn't changed, but the deposit part has. So, to answer your question, no, I haven't seen the deposit portion come back in that in that way.

ROBYN PIERCE: Huh, and so when you guys were working week on week off in the other branch locations, what kind of protocol did you have? Just like safety measures that you had to keep everybody healthy.

MEGAN GARLICK: Yeah, we have hundreds of in store branches in my bank and they took every single person out and put them in traditional branches or at home. [00:06:59] We were not initially, but after awhile wear masks around each other. They split us up into two teams for a reason. If anybody was exposed outside, then that team could go home and quarantine for 14 days and then the other team could actually come in and work. We had small teams that would go out to other branches, let's say in the Lansing area. They had several branches that had

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exposure. And because the teams were either not split up right or because they were all exposed, they would take a couple of people that worked on one of our shifts and send them to another branch just to run the branch. They would—what would happen is there would be an alert, everybody would go home, they would send it—our bank would send a team into deep clean the branch. And then people would go in and open the branch the next day and we were only serving people through the drive through and over the phone.

There was no human contact, in the beginning, at all. [00:07:58] That was not allowed. At some certain point, we did have permission to make appointments only and they were limited. We were limited to how many people could be in the branch, so only one customer or couple—or as they put it—like a unit, like if a husband and wife came in—only could come in at a time, so we had to time when people were in there. Let the other person out sanitize everything while we were in there. Then we were wearing masks. You know, even around each other as well as when they came in and still dealing—one of our things, we give out a lot of pens, so every time you gave a person a pen, they just took it with them. Just quirky things like that, and just you wouldn't think of, you know, well, you could spread it. We did have to go out and clean the ATMs. We had to walk outside to clean the ATMs couple times a day. Normally, you don't do that. And yeah, so yeah, there was a lot of precautions that they've put into place. [00:09:00] And anybody say, if your husband worked somewhere else and he was exposed in—so the—it's changed immensely. But, in the beginning, if, say your husband was exposed, you went home, your whole team went home. Everybody quarantined for 14 days. They brought another team in to work there until you could you tested negative, and then could come back. But they were deep cleaning on a regular basis. And yeah, it was, it was pretty intense in the beginning.

ROBYN PIERCE: So what are the protocols now?

MEGAN GARLICK: Um, well, we're back. We went out of the in-store March seventeenth and then we went back June fifteenth. I know that—and that was kind of tentative, too—they're very careful about—because we have very small branches how many people are supposed to be in the branch. How far away you're supposed to be, the masks and things like that. But the

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protocol now for COVID is, Do you have symptoms? [00:10:01] Okay, you think you have symptoms? Are you going to be tested or did your doctor tell you to go get tested? Oh you're going to be tested. Okay. Go home, get tested. Let me know. If you have it, then we'll shut the branch down and will take everybody out and see if they're tested. It's much more relaxed than it was before. Before it was everybody was out of the branch. Everybody had to stay home for fourteen days. Now it's, go get tested. If the test is negative or everybody can come back to work. You know, it's very different now.

ROBYN PIERCE: Are you still doing appointments for patrons?

MEGAN GARLICK: Patrons are allowed to walk in and out. We serve with the greeter out front. Obviously, we're social distancing, trying to respect everybody's space and keep everybody safe. The store we work in and requires masks. So, unless you have a health reason, most—all the customers have a mask on. We have lots of masks, disinfectant, rubber gloves and towels and paper towel in our backroom. (Laughs) [00:11:00] We have an immense amount of that and hand sanitizer, but we ask our customers to stay six foot apart. If we get a lineup, we've gone to the protocol of give me your name and number and we can ask you to either walk around the store or go sit in the car and we'll call you when we're ready. Because we can only have so many people in the branch. We've not had a lot of that. Our branches are still quiet. Our transactions last year were about twenty-four hundred. Our transactions for the month of September this year are about twelve-hundred. So transaction wise, we've gone down to about half.

ROBYN PIERCE: Yeah.

MEGAN GARLICK: So we don't have a lot of people in the branch, but over that time we are—we always teach our customers that they can go online, use our mobile app, use the ATM and to be able to do those sorts of things for convenience. Everybody got a crash course in it, March and April. You know, learning how to deposit a different way, how to pay your bills a little different way, how to have access to your funds a little different way. [00:12:04] So I think a lot

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of people are taking advantage of that for whatever their reason. If they're just busy, they got used to it. It's more convenient for them now, or if it's just simply because they don't want to be in the branch and be exposed to people.

ROBYN PIERCE: So are you still doing the week on week off with your rotating teams or is everyone back to work?

MEGAN GARLICK: No, once we came back to the branch, we aren't doing that. We spread our team out a little bit. But, yeah, we were able to work our office well enough. We're a little overstaffed, but we're able to stay far enough apart. Per them, I guess, we probably have developed some herd immunity with the with the bunch of us there, to some extent—not too concerned. We do have some—a couple of our employees—their spouses, they work places where they have been exposed. [00:13:04] One of them is a prison guard and at the time when this was all going on, he was—her husband was—he was working directly with the COVID unit, so she was asked to stay home for a long time. The place I work has paid all of us through all of this. They pay us if you're out on COVID leave. They pay you if you're working. They've paid you if you're not. It's amazing. They have tried to get—if anybody can get a different kind of job who doesn't want to come back to the branch. If they're scared, they try to replace them. I don't know anybody who's lost their job due to COVID at the place I work. It's amazing. They've taken amazing care of us.

ROBYN PIERCE: That's awesome.

MEGAN GARLICK: Yeah, yeah. Really, really awesome. So yeah. So we're actually doing pretty well right now. We don't seem to be—we did have—we had an employee that's been tested a couple of times. [00:14:01] I think it's a personality thing. You know, anytime you—I think it's if you've got a cough or you've got a fever, you're supposed to stay home. That's protocol. If you go get tested, you stay home until you get the results of the test. This particular person is kind of—I don't know—I mean, he's got little kids so I understand, but he's been tested a couple of

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times and they've been negative. But he's stayed home and been paid the whole time. So I mean the place I work is really, really taking care of their employees, for sure.

ROBYN PIERCE: That's awesome. And have you had to, I mean, you don't have to tell me if you're not comfortable, but have you had to quarantine?

MEGAN GARLICK: I personally have not had to quarantine because of exposure, but two of us have had medical procedures after June—after everything opened back up. So I've been tested and two of my kids have been tested for—one of them had a medical procedure. [00:15:02] Another one was sick and we called the doctor and said these are her symptoms and they said why don't you go get tested just in case. Luckily, we were all just been negative. I worked, my eighteen year old daughter worked the whole time and my spouse worked the whole time, outside the home. And we've been super lucky. None of us have had it.

ROBYN PIERCE: That's good. So can we talk about your kids' school were they when they probably sent home at the stay at home order and then did they—when school started back up this school year, did they go remotely? Virtually? In person?

MEGAN GARLICK: Sure, yeah. Well, the stay at home order went out and they thought it was a party. They thought, Oh, we'll go to spring break. You know, we'll go back to school. It'll be fine. It was my oldest's senior year and that's been tough on her. [00:15:59] She's really missed a lot of things. But they tried to do some things remotely. We live out in the country. We don't have great Internet. We have hot spots on our phones, but that doesn't last very long when you're doing stuff—doing things, especially if you have a whole entire room of kids on Zoom. (Laughs) You don't get to see everybody, so they did not enjoy that and then summer was kind of long. We did do a little camping and things like that, but, so by the time it was to go back to school, there school is supposed to start at the twenty-fifth of August.

And they're fourteen and sixteen and I said, What do you want to do? I'm not going to make you do—you know, whatever you want to do we'll figure it out and they both wanted to go back to school, so I let them. And they have mask protocol. Things like that. We live out in the

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country, so typically they ride a bus. So just because of the when school starting and because my kids are older, I said, You know, what guys? [00:17:00] I can take you to school. We'll figure out how to get you home. You know, there's a lot of family and what not around here, just take you out of the equation for the bus thing, because it's an hour bus ride. The bus barn called and asked if the kids were going to ride, and I said, Well, I'm going to take my two kids off the bus, so you guys have more room. Because I know that the problem in our county—because our county is 70 percent rural and when my kids are, like, Mom, there's like one hundred kids on the bus or (unintelligible)? So, and she said, You know, honestly, your particular bus? Right now, only has thirty-five kids riding. I said, Well, that's OKAY I'm still going to not. I'm going to take him to school. And it's been going okay for them. Well, they didn't start the twenty-fifth of August. Their school actually put it out another month to the twenty-first of September.

[00:17:57] There was apparently right at the last minute they figured out that more people than they thought were going to be going to school remotely. And they didn't have enough Chromebooks and enough, apparently, training to handle that many children going remotely, so they pushed it out for another month, which my kids were really upset about. They're ready to go back to school and see their friends, things like that.

The school has been—put into place—the kids only have three classes per day instead of six, so they're only changing classrooms three times a day, instead of six times a day. So each class is like an hour and a half, almost two hours. So that's been kind of tough. Because my kids take band and choir. So, currently, the way things are level is band, you have to go outside to play, so, if the weather is inclement, they can't go out and the choir classes they have to go outside to sing. You have to stand six foot apart with a mask on and sing. [00:19:00] They can't do it inside. And my one child has two choir classes, so she has four hours of her day that she's not spending singing. The teacher, unfortunately, doesn't seem to be well prepared. I think he thought maybe this isn't what he was going to have to do. So I know the band teacher has said that when it gets cooler outside, if they still can't play inside, then they're going to learn some things about musical history and what not. But I know they lifted some of the requirements and the band actually got to go to the football game on Friday. They marched on the fields, played

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their instruments, marched back off the field, or that was pregame. And then they marched back on the field at halftime, I guess, and played a little bit.

ROBYN PIERCE: That's awesome.

MEGAN GARLICK: Yeah, we have a pretty serious marching band, normally, and that was tough because, instead of marching band going away to camp all week that was a day camp.

[00:20:04] At least they had it. They had a day camp here in town that the kids went to all day, so I'm happy that that program tried. You know, even not knowing whether they were going to be able to compete or play or anything like that. They have a pretty grueling schedule in the fall. It's like another sport, so it's been tough. It's been tough on the kids, but they just—they're just grasping to be with their friends and to have some normalcy, so who am I might not to help them deal with that and give that to them. So—

ROBYN PIERCE: Yeah, yeah, I'm sure they really appreciate that.

MEGAN GARLICK: Mhm, yeah.

ROBYN PIERCE: So did you—well, I mean you didn't really work from home or didn't really get those—every other week off completely, but did you pick up any new hobbies during the stay at home order that—to speak of? [00:21:01]

MEGAN GARLICK: Um, probably not anything new. Just had more opportunity to do things that I love, like cook—cook for my family, bake. Things like that. We did a fair amount of that, obviously, instead of going out to eat. We treated ourselves and ordered whatever restaurants were close by to support them because I spent twenty years in the restaurant business, so I definitely wanted to support the local restaurants that we could. So once a week we would eat out and, of course, you're ordering it and bringing it home anyway. But we would go for rides. I'm trying to get some—just something else to look at besides each other. We played some games. Probably had a lot more family time than maybe we would have because we're always just running all the time. You know, who needs to be picked up? Who needs to be dropped off?

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When are you getting home? I'll see you later. What needs to be washed? Especially that senior year. [00:22:00] That was, that was tough for my senior. You know, she was—we tried to make it as normal as we possibly could, but there just—we just had a small family dinner. I had some family members out once they were officially graduated. I wasn't—it was very anticlimactic. Let's just put it that way. (laughs)

ROBYN PIERCE: Are there any plans to go through a graduation ceremony after COVID is all—nothing?

MEGAN GARLICK: No, they were done. They moved the date three different times and, uh, yeah, after what—she was supposed to originally graduate the last time I think it was the twenty-second of July. It was a Friday. They were going to walk—June? July? June? I don't know. We had planned a family luncheon that day and then everybody—whoever could go was going to go and watch her walk and then they cancelled that the Monday before. So we just had a dinner and she had some friends over. [00:23:00] She started seeing her friends—my senior started seeing her friends a little bit more in June and July. So they—before they all went off to college, they got together, had some pictures taken with them all together. And in the meantime, she's working. Some of her other friends are working as well. So yeah, I mean, I told them, I said, Well, maybe, next year with—if stuff lifts, you guys should have a big party. Get all together.

ROBYN PIERCE: Yeah.

MEGAN GARLICK: So, we'll see. We'll see. I don't know.

ROBYN PIERCE: I know. It's so hard to plan anything right now.

MEGAN GARLICK: Mhm, yeah, it's really difficult to plan anything right now.

ROBYN PIERCE: Yeah. So did you do anything fun with this stimulus check?

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MEGAN GARLICK: Um, hm. No, I think I banked it trying to figure out what we can—what we could do. [00:24:01] Yeah, we went camping with some of it, did some extra things that maybe we wouldn't have done.

ROBYN PIERCE: Yeah.

MEGAN GARLICK: Um, but yeah, just trying to save up for whatever is coming down the pipe with school and college and cars and all that kind of stuff.

ROBYN PIERCE: Yeah, kids are expensive. So where did you camp on state land or in campgrounds?

MEGAN GARLICK: Uh, no, actually, state land was closed for a long time and then once they opened, they were overwhelmed. Luckily, my sister ran across a—um, I guess it's a church campground, so it's kind of a private campground. They privately own it, so it's not run by the state, but you can be—if you don't—you can still camp there as long as you make a reservation. And my Mom and Dad, my sister and her husband and three kids, and myself and Craig and two of the kids, we went up there and had campgrounds right across from each other and had a great time. [00:25:00] I mean, around Lake Michigan—4th of July. Individuals were letting off fireworks. I know municipalities weren't able to do it, but people would do it right over the lake, so we got to see some of those. Kids went kayaking. We went swimming. We did a lot of family stuff. So I probably spent more time with my family this summer than I have in a long time, so I guess that the—that was an amazing part of it. To be able to do that, you know, really get good quality time, especially when we're just, all just running all the time.

ROBYN PIERCE: Yeah, and your kids are all teenagers, so you got to get that time in now before they're out of the house.

MEGAN GARLICK: Mhm, yeah, Mom's boring, you know? (laughs) Yeah.

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ROBYN PIERCE: So, do you—let's see how do I want to phrase this? [00:26:00] Where you work have an idea of when they want to start releasing some more of those protocols or they just going with it until they hear more, or?

MEGAN GARLICK: Yeah, I haven't—they haven't said much. It's just sort of been ebbing and flowing as it goes. I guess, because we're a public institution. I mean, we have some responsibility just on reputation, but also, I mean whatever the local government is requiring, because the bank that I work for is regional. So Michigan, Indiana, Ohio, Illinois, Pennsylvania. We all have a little bit—I think a little bit different protocols just because of our locations. But, yeah, they put up plexiglass and they put requirements on how many people could be there and when we're supposed to clean and how many people are supposed to be in there.

[00:27:00] Not just for the customer's safety, but for the employee's safety as well. And they, like I said, actually we were looking at some listings for jobs recently and they've opened a lot of remote jobs is what they call it. So that would be working from home, working on a computer, working remotely because even at the corporate level I know that they have a lot of people are working from home still. They've taken—they have a phone system where they can take it home and plug it in and have their computer and their telephone and if you're in customer service you can take your phone call from home and be able to do that. So we don't have anything in the future. We just know currently that the state of how we do business is different, so we're adjusting to that. So for being nimble and being a federal—federally—you know, ruled institution, being a bank. I'd say they're pretty agile. [00:28:01]

ROBYN PIERCE: Yeah.

MEGAN GARLICK: Because they jumped on the on the bandwagon of the Payment Protection Loans to be able to fund, I mean, we're still a for profit business, so to be able to make money, how are we going to do that? And so we did the Payment Protection Program Loans trying to help our customers. They've changed things they—like, protocols for overdraft protection, trying to help customers not incur those fees, and if they do it, giving us as employees more ways to give back to the customer. And now they've moved it over to their small businesses.

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We've released—they were launching a huge directive of helping small businesses in every single state that we're in, including Michigan. Because there's a lot of small businesses, as you know, we're hit immensely and have had to close. [00:29:00] And (redacted) is trying to—oh, there it is—is trying to inject into the economy. Yeah, something to help them to keep them afloat, if they still want to, so I'm proud of that. I'm proud of what we're trying to do. I live in a small community and a lot of the small business owners in the area I know them. This is their family and it's their whole life. It's been their family's whole life for generations, sometimes, so I'm glad to have the opportunity to help keep them afloat. So, hopefully yeah, I mean they change all the time, specifically about the safety measures. I'm assuming they're just going to be in place just because now we're getting into flu season. So I'm sure that's going to change everything again.

ROBYN PIERCE: Yeah, I'm sure you're right about that. So one last question, are you looking forward to doing anything exciting when all of this is over? [00:29:58]

MEGAN GARLICK: Oh, gosh. Yeah, I—we want to travel. We really do. We want to go and do some things. I would love to go back down to Florida. My brothers in Texas. I'd love to go there. We've talked about a family trip of going down to Tennessee and everybody meeting up. Yeah, we want to travel. We want to travel and feel little safer. I think I still would travel now and be tentative. You know, go back old school like my Mom used to do. Pack us a lunch and eat by the side of the road, instead of going to McDonald's or something because places just aren't open. But yeah, I think we'll probably still do things outdoorsy like hiking and things like that for now. But, I mean, we live out in the country. We already—it really hasn't changed how we live in our home because we live in a small farm. It probably has centered us back into being home bodies and doing things around here as opposed to trying to get out of the house all the time. [00:30:59] And I appreciate that and being around friends who can be—who's willing, who's willing. Some people are still not willing, but yeah.

ROBYN PIERCE: Yeah.

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MEGAN GARLICK: Yeah.

ROBYN PIERCE: Well, thank you very much for your time. I really appreciate it.

MEGAN GARLICK: Sure.

End of in