

COMMUNITY ARCHIVE: COVID-19 EXPERIENCES ORAL HISTORIES

Jessica Weis Interview

October 27, 2020

Virtual Meeting, Saginaw, Michigan

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Jessica Weis Interview

ROBYN PIERCE: My name is Robyn Pierce working in conjunction with the Reuther Library at Wayne State University. Today's date is October 27th, 2020. This interview is of Jessica Weis about the effect of COVID on her ability to work. The interview will go into detail about her job as an indirect lending officer, both before and after the shelter in place order was issued. Jessica lives in Saginaw (Michigan) and works at Wildfire Credit Union. This interview is being recorded remotely and will be housed at the Reuther Library which is part of the Wayne State University.

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So hello, how are you?

WEIS: I'm good, how are you?

ROBYN PIERCE: Good. I always ask everyone; do you have an affiliation with Wayne State University?

WEIS: No, I do not.

ROBYN PIERCE: Okay. So, could you start with a description of what an indirect loan officer is?

WEIS: A consumer indirect load officer deals specifically with auto loans that are done indirectly between the dealership and the credit union, rather than the credit union and the member. So if you go to a dealership to look for a new car, the dealership—you pick out your car—they say okay, come on, we got you approved at this rate, at this payment, and everything is amendable to everybody. They sit down, they have you sign all the documentation there, and then what happens is the credit union purchases that loan from the dealership. Like, we've gone in in

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advance and said, okay this is what we'd approve them at, this is the terms that we want the loan to be at. [00:02:02] The dealership writes the loan according to our approval, and then we purchase that loan from them. So it's a way for the credit union to bring loans onto the books from people that may have not already have been a member. Or loans that we may not have gotten because they were shopped out to other institutions, or the person just didn't even know that they were available for a loan through us.

ROBYN PIERCE: Right. So can you take me through what a normal day prior to COVID would look for you, going into the office?

WEIS: Normal day our hours are eight thirty to five thirty, with an hour lunch. There are three people on my department, we all come in—one of the girls is a little bit, she's like a half a level higher than us, so she deals with a lot of contact between the dealerships and the credit union whereas my counterpart and I, we pretty much, we get logged into our computers. [00:03:00] We log into a separate website that specifically connects us to programs that the dealerships can run the applications through. And pretty much that's all we do. All day long we just wait for these applications to come through. We have a number of different dealerships all over the state of Michigan that we deal with. The application will come in, we look at it, we do all the underwriting, we look through credit reports, things like that, to determine credit worthiness. Send the decision back, and then at some point, if the dealership has accepted our terms and they write that loan, we get a packet of information. And that has in there the contract, copies of insurance, driver's licenses, their credit application—all of the paperwork that goes along with doing an auto loan will come to us stapled together in a packet. So when we're not doing deals on the computers, we would break down these packets, input the loans into our lending system at the credit union, and input the application, approve everything, and then send it on to be processed to actually book the loan. [00:04:09]

ROBYN PIERCE: That sounds like you're busy all day.

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WEIS: It really is, and obviously there are busier times during the year. Usually right after the first of the year is when we slow down quite a bit.

ROBYN PIERCE: Yeah.

WEIS: March and April is when it starts to pick up because people are getting their tax returns back, and they have that down payment money.

ROBYN PIERCE: Um-hm.

WEIS: And then obviously summer, and even going into Christmas, people want new cars. People need a new car for winter because of our lovely Michigan winters.

ROBYN PIERCE: Um-hm.

WEIS: So we do have some down times but mostly we're busy pretty much nonstop.

ROBYN PIERCE: That's kind of nice though.

WEIS: It is. It makes the day go by fast.

ROBYN PIERCE: Yeah. So the first confirmed case in Michigan was the tenth of March and very soon after that the schools closed, and the state closed. [00:05:00] So what did it look like when the state closed, what did it look like at your work?

WEIS: It was real interesting. They sent out some emails just saying, you know—we had gotten a few emails from administration about this is coming to Michigan, there's not been any confirmed cases in Saginaw yet, but, you know, please wash your hands, please make sure you're not breathing in people's faces, if you're sick stay home. They kind of started giving us some of those directives a little bit before the shutdown. But when that actually happened the biggest push was—a lot of our workforce has children that are school age—so a lot of the primary focus at that point wasn't so much keeping everybody separated as it was—ok now these kids are home for three weeks, what are we going to do for these employees who don't

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have day care because everything closed down so quickly. [00:06:03] And that was, like, the primary focus, and it wasn't until almost April first—it wasn't until around, yeah, it might have been that last week, like the thirtieth of March, where they started to determine that with the six-foot social distancing they wanted everybody to do, that they needed to start sending people home to work remotely. And I started working remotely on April thirteenth. Yeah, because I took the EFMLA (Emergency Family and Medical Leave Act) from April first through the tenth. Because the kids were home.

ROBYN PIERCE: Yeah. So did they send everyone home, or did they only send enough people to make it so people could stay six feet apart in the office?

WEIS: At first they sent as many people as they could that could still efficiently do their job remotely. [00:06:59] Obviously, there were tellers that were left to work the drive-thrus, people there to run the vaults, there were a handful of people that they left in call center, just to, you know, I'm not sure why they kept them there. But, basically, if you didn't have member contact—everybody they possibly could they put remotely. They put our IT (information technology) department remote. Everybody. As many people as they could. I think at one point they were down from 170 employees in the building to ten.

ROBYN PIERCE: Did they ever go to zero?

WEIS: They never did go to zero because the credit union itself—the lobby closed, but our drive-thru was always open. They extended hours to be from—I believe it was 7:00 a.m. to 8:00 p.m., Monday through Friday. Because the lobby was closed. But that only lasted for a handful of weeks, and they went back to normal drive-thru hours. But they never went down to zero. [00:07:59] Each of our branches had at least a handful of people in them.

ROBYN PIERCE: Yeah. So what kind of equipment did you need to take home with you so that you could be efficient at home working?

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WEIS: They sent me home with, you know, my computer, I have two monitors, the keyboard, the mouse, a calculator, and a headset, to use for my phone, and that was it.

ROBYN PIERCE: Nice. Was that enough?

WEIS: Yup.

ROBYN PIERCE: Yeah.

WEIS: Yup.

ROBYN PIERCE: And then did you get furloughed at all?

WEIS: No, we did not. Like I said, I chose to take the EFMLA for the first full week, from the first through the tenth of April, and it was—okay, so maybe they started sending home remotely on the sixth of April, that's what it was. Because during that time that I had taken off, that's when they started sending as many people home as they could. Because at the time we were still under the impression that the kids were only going to be off school for three weeks. [00:09:03] You know, even with all the rumors flying around, that was still what we were holding to and then I think as time went on, and they started sending people home remotely, they notified me, they called me at home one day and said, hey starting Monday if you want to come off the FMLA we're going to allow you to work from home. Which, you know, I would rather do anyway so.

ROBYN PIERCE: Right. So your kids got sent home from school at the end of the school year last year, what did that look like?

WEIS: Their last day of school was March thirteenth. And they didn't go back until August. It was, that was an adjustment. My kids go to a very small parochial school. So they don't have—I mean they they have the technology and they have all the things they needed—but it was, you know, they had a whole week that they were home, doing absolutely nothing because the teachers were scrambling to get copies made of all the homework for the rest of the year to be

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sent home. [00:10:01] I mean, teachers were going out and doing front door, porch, you know, front porch drops of packets of work. It was really interesting. The emotional aspect of it for my kids was far more traumatic than I ever thought it would have been. They—

ROBYN PIERCE: Well, with a small school community I can imagine that it was probably a bigger impact for them than someone who's in a huge public setting.

WEIS: Exactly. And it was huge, I mean, you know, my kids are young, so they have a big group of friends, and they both love their teachers. And so when they got sent home and there was no contact, like you couldn't say, okay, well we're home from school, but I'm going to go over to so and so's house and play. You couldn't do that. And it very quickly—their emotional state very quickly deteriorated after that.

ROBYN PIERCE: So what did you do to combat that?

WEIS: Before I started working remotely, I was home with them—my husband was still working—so I was home with them. [00:11:04] If the weather was appropriate, we would go for bike rides through our neighborhood—

ROBYN PIERCE: Nice.

WEIS: —just to get out of the house. We played a lot in the back yard, ran around with the dogs. We played games. You know, we'd do chores around the house, obviously, and things like that. But it was a struggle because I was even bored. I wasn't working for that short time period, and after I went back to work that's when the kids started getting their schoolwork. I'm working from home, while trying to home school them at the same time. And that was a very, very busy time for me at work because the dealerships closed. So in theory I had no work of my actual own. So they had us helping out other departments to do the COVID relief programs that a lot of financial institutions put out. We were doing all the back-office work on that. And we were slammed. [00:12:04]

ROBYN PIERCE: Yeah, I bet.

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WEIS: So that took eight hours of my focus every day that the kids were just floating around the house, not knowing what to do.

ROBYN PIERCE: Right. So, to deviate from the timeline just a little bit, you mentioned that your kids went back to school in August. Do you mean actually back to school?

WEIS: Face to face, our little school has been face to face since August twenty-fifth.

ROBYN PIERCE: Full time? Like every day of the week?

WEIS: Full time, every day.

ROBYN PIERCE: Wow.

WEIS: Yup. (laughs) Yeah, they needed it.

ROBYN PIERCE: Yeah.

WEIS: And so far, we have not had any issues. There's not been any kids that have had to be sent out to be quarantined—

ROBYN PIERCE: Nice.

WEIS: —there's not been any cases that have been confirmed in our school. Everything's working really, really well.

ROBYN PIERCE: So what are the parameters or protocols that your kids have to follow while they're at school face to face? [00:13:00]

WEIS: They do have to wear a mask the entire time. They take it off for lunch. When they're out on the playground they still have to wear a mask. They had talked at the beginning of the year about doing mask breaks for the kids. Like maybe one in the morning, one in the afternoon. Where they separate the kids out through the room, give them a book to read, or this is a

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quiet time to do whatever, and they can take it off for like ten to fifteen minutes. Honestly, I think at this point the kids don't even care. My kids still come—

ROBYN PIERCE: Yeah, it's part of their life.

WEIS: I pick them up, and they have their masks on, and we'll be home and in the house for ten minutes and they're still talking to me through a mask, and I'm like, you guys can take that off now. You're home. They've become so used to it that it doesn't phase them at all.

ROBYN PIERCE: Yeah.

WEIS: But, you know, lunch in their classrooms. They don't switch out of their classrooms for their specials, like music or art or Spanish. Those teachers come to their classroom, to their home room, now. [00:14:01]

ROBYN PIERCE: Nice.

WEIS: So it does look a little different. There's not nearly as much—they really don't leave their room, once they're in the classroom. They really don't leave. They get bathroom breaks and recess time outside, and that's about it.

ROBYN PIERCE: That's nice though. So then, to back track you said you went back to work in June, I believe you said.

WEIS: No, I started working remotely April thirteenth.

ROBYN PIERCE: But have you gone back into the office yet?

WEIS: No.

ROBYN PIERCE: Oh, I thought you had said that you did.

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WEIS: No. Nope, and they have no intentions for myself and a couple other employers, or employees, that do work similar to mine. Where they don't actually have member contact, face to face.

ROBYN PIERCE: Oh.

WEIS: They have said the soonest they'll even put it on the agenda to discuss is June of this coming year, 2021.

ROBYN PIERCE: Wow.

WEIS: They're not even putting us on the agenda. They're saying—you guys are home, you're making it work, we're going to deal with other things. We're going to put these fires out before we even look at you guys again. [00:15:06]

ROBYN PIERCE: So then have your car loans picked back up or are you still working piece meal with everybody else?

WEIS: Nope, once things started to even out, and as far as certain jobs being called back to work, the COVID relief programs kind of went away. And now it's just maintenance, which is something that is not anything that they would have us do. As soon as the dealerships opened back up they pulled us off of the COVID relief programs and put us back into doing what we were doing, and it was slow picking up, but the summer was a record summer for a lot of dealerships around here.

ROBYN PIERCE: Wow.

WEIS: We cranked out loans like nobody's business.

ROBYN PIERCE: Good for you. Yay. (laughs)

WEIS: We were super busy over the summer.

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ROBYN PIERCE: Okay, so to talk about the other stuff, are we good with the other stuff?

[00:16:01]

WEIS: Um-hm.

ROBYN PIERCE: Okay. So you had a fire in your house, and you had to vacate your space. What happened?

WEIS: May sixth, I worked from home that day. The kids did their schoolwork. And, about halfway through the day I had sent my son to take a shower. He came back down. Later on that evening, I left the house around seven o'clock, smelled something, thought, oh the neighbor's burning brush. Didn't think anything else about it. About an hour later I come home, I take my daughter upstairs to go give her a shower. It is blistering hot upstairs. I didn't smell anything, smoke alarms never went off, but the exhaust fan in the kids' shower was dripping melted glass, and melted plastic.

ROBYN PIERCE: Oh my God, Jess. I'm so glad you guys are okay.

WEIS: Yeah, it was dripping down into the tub. And I had—this is funny—I had—not funny, it's not funny at all. [00:17:01] I had almost given into her, she was crying and fighting because she didn't want to take a shower, like kids do, and I almost gave in to her. And, had I given into her, we were thirty minutes from putting our kids to bed, and our attic was on fire.

ROBYN PIERCE: Oh. So glad you're okay.

WEIS: Yup. We got everybody out, we got the animals out. We called the fire department and, the burn damage itself was minimal, the water and smoke damage was extensive.

ROBYN PIERCE: Yeah, that'll happen.

WEIS: So the house is unlivable. We stayed one night with my mother-in-law, just because this happened later in the evening. The following the day the insurance company—so May seventh the insurance company got us set up at a long term hotel. An extended stay hotel just

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couple miles up the road. We moved in there, we were one of about five rooms that were booked out. And there was only one other room booked out that was is in a situation like we were, the rest of it was transient workers. [00:18:03] That would be there through the week and gone on the weekends. And, so we were there for a little over three weeks before we were able to work with the insurance company to get the RV (recreational vehicle) put in our backyard so that we could at least be at home so that I could continue to work. Because of the security issues, I couldn't work from a hotel.

ROBYN PIERCE: Right.

WEIS: It's not a secure internet connection, so.

ROBYN PIERCE: Yeah.

WEIS: I was driving back and forth, which—no different than going to work, but—meh.

ROBYN PIERCE: So were you able to use like the pool, and the amenities and stuff?

WEIS: No.

ROBYN PIERCE: How boring.

WEIS: I know, it was awful. The only amenity that was open and available to us was the laundry. The gym was closed, the pool was closed. [00:18:55] The breakfast, like, this hotel has a restaurant, and they would do a breakfast buffet. The breakfast went from this whole restaurant where you could sit down and order, or do a buffet, to you walked up to the front desk, and however many people were in your room, they handed you four little brown paper bags that had a plastic wrapped muffin, a bottle of water, and either a banana or an apple. That was breakfast every morning.

ROBYN PIERCE: Wow. That sounds fun for your kids.

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WEIS: Yeah. It was, but I mean, on the other hand, like I said, it was an extended stay hotel. So we had two bedrooms, two bathrooms, a big living space, a full kitchen. So, you know we could—

ROBYN PIERCE: You got to have your pets.

WEIS: We got to have the dogs and the cat in there.

ROBYN PIERCE: Nice.

WEIS: So for the time that we had to be there is was nice. But it wasn't ideal by any stretch. But then again neither is living in the RV.

ROBYN PIERCE: Well, I mean. You're just all sorts of displaced, no one expects you to be happy about it. [00:20:02]

WEIS: I'm homeless.

ROBYN PIERCE: Almost. So still living in the RV?

WEIS: Yup.

ROBYN PIERCE: Yeah.

WEIS: And COVID has had—I mean the state shut down has had an impact on trying to rebuild as well.

ROBYN PIERCE: Yeah.

WEIS: You know, thankfully contractors and everything were able to go back to work—I believe it was May ninth. I thought, maybe. Or May fourteenth, or something like that. But then a week after that happened is when the floods in Midland happened. So we couldn't get dumpsters, we couldn't get electricians, we couldn't get plumbers, we couldn't get any kind of subcontractor in

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here. We still can't get subcontractors in here because they're so backed up from not working for almost three months.

ROBYN PIERCE: Yeah. So just for a frame of reference, Midland is approximately twenty-five minutes from Saginaw. [00:21:01]

WEIS: Yes.

ROBYN PIERCE: Okay. So I just wanted to put that all into perspective.

WEIS: Yeah, close enough that anybody that could have helped from this area would have been called to that area.

ROBYN PIERCE: Right.

WEIS: For sure.

ROBYN PIERCE: So what are you planning on doing when everything goes back to a new normal, or a happy medium, or you get your house, or all three of those things happen?

WEIS: Well hopefully we'll have the house back sooner than later. When that happens—they're not talking about bringing us, or even considering bringing us back until June. So I'll just move my stuff back in. I'm in our three-season room right now, as my office. But I'll move back into the house, kids will still go to school every day as long as that's, you know, as long as we stay status quo now. There has already been talk that, because we've proven that our jobs can be done efficiently, and almost more efficiently, in a remote manner, there has been talk of making us permanent work from home.

ROBYN PIERCE: How do you feel about that?

WEIS: I love it.

ROBYN PIERCE: Yes.

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WEIS: I absolutely do. I absolutely do.

ROBYN PIERCE: Good.

WEIS: I can take my kids to school every day. I can take my lunch and pick my kids up every day. They're home with me. I can work while they're doing, you know, the little bit of homework that they get. As soon as I punch out I'm steps away from my kitchen to start making dinner, there's not that—and I don't live far from the credit union—but that little bit of travel time and just not being able to be accessible to my family and my job at the same time was always a frustration. Working from home, I've found that I'm a lot more, I don't want to say driven, but I can focus. I never thought I could be a work from home person. But I'm over here killing it. [00:23:04]

ROBYN PIERCE: Heck yeah. So you have you found a good way to set a standard for yourself between coffee and working and being done and having dinner? I've talked to a few people that say they don't like working from home because the lines are so blurred, they feel like they're never done working. But you've found a good way to manage that?

WEIS: Yeah. I mean, if I know that I want to start something for dinner that has to go—I have to turn the crock pot on, or turn the oven on at four o'clock—I just get up and go do that, you know. I take my lunch break and I go pick my kids up. I come back I get them set at the table. I'm here if they need to walk over and ask me a question. They've already figured out real quick to find out—mom are you on the phone. You know they kind of whisper it to me first. And, I don't do a whole lot of phone conversations. I primarily use messaging systems through our programs on the computer. [00:24:00] So that's helpful as well. I just, if I need to do something, change a little laundry, I get up and go do it. And the nice thing for me is, if I punch out at five thirty, I shut down my computer at five thirty, and I walk away. Like, I don't have a job—like we're closed. Nobody can come in. So for me there's a really solid delineation of—boom—this is work with a little bit of home, this is just home.

ROBYN PIERCE: Good for you.

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WEIS: So, and like I said, I'm enjoying it. I really like it. I hope they never bring me back.

ROBYN PIERCE: Well, I hope that for you too, as long as you enjoy it.

WEIS: I do.

ROBYN PIERCE: So—

WEIS: And the kids like having me home, so.

ROBYN PIERCE: I bet they do. What kind of fun thing are, I mean, clearly you're not interested in going camping when everything lifts, but what would you do if you could do anything when this all is over? [00:24:55]

WEIS: We're not so fed up to the point where we'd never go camping again. I mean, we always talked about doing, you know, getting an RV and doing state parks all around Michigan. I want to spend a lot more time over on the west side of the state. We've taken the kids over there a number of times. They love it over there. We always find cool little places to go exploring and play in the water. Just be able to move around freely.

ROBYN PIERCE: Yeah.

WEIS: You know, we did a little bit of travel this summer. We did take a vacation and go over to Ludington and Lake Michigan, but it was different. It was interesting.

ROBYN PIERCE: Are you allowed to move your RV?

WEIS: No. It was actually—even with all the RV places around us—that was trailered up from Texas. [00:26:00]

ROBYN PIERCE: Oh.

WEIS: So it belongs to a company out a Texas. This is what they do, they outfit RVs for long term living. So we have, like, a washer and drier in it, we have a residential sized refrigerator.

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ROBYN PIERCE: Nice.

WEIS: Yeah.

ROBYN PIERCE: Well, it's almost. It's too bad you can't just go for a long weekend somewhere, but.

WEIS: Yeah. No, we went over to the west side of the state. We stayed in a couple hotels. We were gone, I think, three nights.

ROBYN PIERCE: Yeah.

WEIS: Because a lot of the places had opened back up, but that was just because we couldn't use our house. We were living in our back yard. We needed to get out.

ROBYN PIERCE: Yeah. I don't doubt that.

WEIS: And, COVID or not, we needed a break.

ROBYN PIERCE: Yeah. Yeah, I hear a lot of that. We have actually just started camping again since we can get into campgrounds and—you don't really realize you need a break until you get one, and then you're just on the verge of tears cooking a hot dog over a fire somewhere.
[00:27:04] It's real easy to get lost in all of it.

WEIS: It is. It's, you know, and dealing with all of that and in addition to our personal issues that we're going through with the house and everything it's just—it is incredibly overwhelming. And I can see where—even before the fire—I can see where COVID has taken its toll on everybody's mental state. You know, our family's emotional state. The simple fact that there has to be forethought to just run to the grocery store and grab a gallon of milk.

ROBYN PIERCE: Yeah.

WEIS: You know. So it's definitely different. And you know my kids are at an age where they hear about stuff, but they might not necessarily understand it to the extent that an adult can,

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and so then we have worry. [00:27:59] And if I sneeze, or my husband coughs, the kids are like, do we have COVID? So. It's been a struggle, it's definitely been a struggle.

ROBYN PIERCE: Well, my kids are just barely older than yours, but I don't think that goes away. They love you. They want to know that you're healthy.

WEIS: Yeah, and I know that's what it is. But, it is what it is.

ROBYN PIERCE: Yeah. These times are strange.

WEIS: Yes, they are, I honestly could say I'd never thought we'd live through anything like this.

ROBYN PIERCE: Same.

WEIS: Never.

ROBYN PIERCE: Same. I remember, when we were kids, I interviewed grandma about something for school and I was like, I don't think I'll ever be this exciting, and now I've lived through all this so I might have something for my grandkids to write about some day.

WEIS: They're going to come home and be like, I learned about this in school today. Did you live through this?

ROBYN PIERCE: Yeah.

WEIS: So did you. (laughs)

ROBYN PIERCE: I'm going to be like, bring it over, I've got stories. [00:29:00]

WEIS: Oh, let me tell you all about that year.

ROBYN PIERCE: Yeah. Well, I'm going to scroll through my questions real quick and make sure I have gotten everything I want to get. I think I did. Unless there's anything that you would like to add, I'll stop the recording part.

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WEIS: Nope.

ROBYN PIERCE: Okay. Thank you so much for your time.

WEIS: You're welcome. [00:29:30]

End of interview