



## COVID-19 Notice

March 23, 2020 Update

### **Main Office Lobby Closed:**

We have restricted our Main Office lobby located in the Unum building to appointment only. Please only request appointments for services that cannot be handled through our drive-thru branches. Our drive-thru branches at Gunbarrel and Northgate remain open.

### **Cigna Branch (Hamilton Village):**

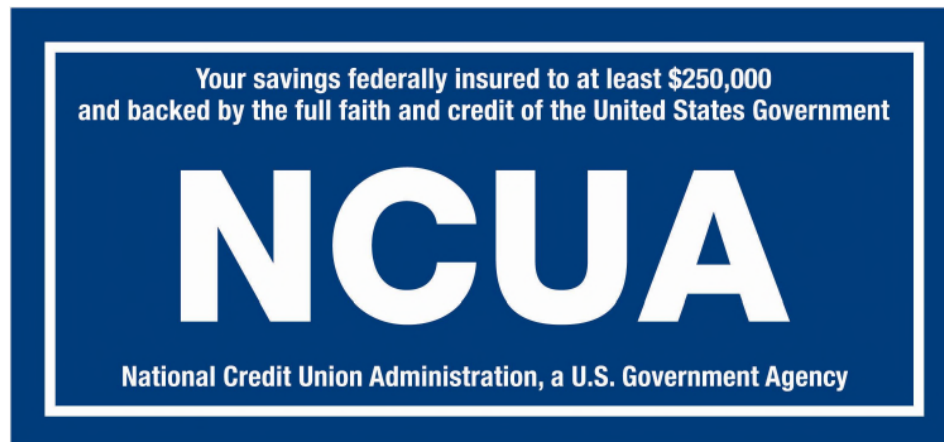
Our Hamilton Village Branch is closed.

### **Call Center:**

We have additional staff allocated to our call center to help you with your remote financial needs. They can help you setup and use Remote Check Deposit in addition to answering questions about many of the credit union's remote services.

### **Deposit Insurance:**

Your deposits are safe with Trust FCU. The National Credit Union Administration (NCUA) insures your deposits up to \$250,000 just like the FDIC. You can structure this insurance to protect even more. Call us for details.



March 17, 2020

Trust FCU is committed to the safety of employees and members. We are here to help our employees and members get through these extraordinary times. Here is an update on some of the steps we are taking and changes we are making due to the coronavirus pandemic.

**Branch Lobbies:**

We have closed our Gunbarrel and Northgate lobbies. If you need services that can only be performed in a lobby, such as a loan closing, we are handling these by appointment only. ~~Our Main Office lobby in the Unum building remains open at this time.~~ Our employees are employing social distancing techniques and we are cleaning frequently.

**Eservices:**

We encourage all members to take advantage of our Eservices Branch by utilizing our Call Center, Online Banking and Mobile Banking platforms. Check deposits can be done with your phone through our Remote Deposit Capture service. Loan applications and most loan closings can be done without leaving your home. There are very few transactions that can't be done remotely. Please use these services first before travelling to a branch. We have waived loan payment convenience fees through April 30<sup>th</sup>.

**Mortgage Services:**

Our Mortgage Department is fully operational to help with your mortgage needs. We are moving everything possible to remote interaction. With the sudden drop in rates, now may be a good time to consolidate debt or open a Home Equity Line of Credit to have money available in the event this crisis is of a longer term.

**Loan Skip-a-Pays:**

We are offering members the ability to utilize our Loan Skip-a-Pay program outside of the normal parameters. Members in good standing can skip one payment even if they have already done so in the past 12 months. Also, we will not be charging the fee for this service through April 30<sup>th</sup>. This service is only available for Auto and Signature Loans.

**New Loan Program:**

We are offering a limited amount of special signature loans to existing members who are suffering a loss of earnings during this tough time. We will lend up to \$2,000 to existing members in good standing with the credit union in order for them to bridge the earnings gap. These loans have a lower than normal interest rate and are subject to underwriting approval.

**Annual Meeting:**

We have postponed our Annual Meeting from March 26<sup>th</sup> to May 7<sup>th</sup>. This new date is tentative due to the ever-evolving nature of this crisis.

Please stay safe,

David Smart

President/CEO