

**Vermont VA Federal Credit Union**  
**Coronavirus (COVID-19)**  
**March 18, 2020 – IMPORTANT UPDATE NOTICE**

**WE REMAIN OPEN**, however in response to the ongoing public health situation involving the Coronavirus (COVID-19), along with an effort to protect the health and safety of our employees and our membership, VTVAFCU has made the decision to suspend lobby services effective at the close of business Wednesday, March 18, 2020. The Credit Union will continue to have drive-up services open and available during our normal business hours of Monday – Friday, 8:30am – 5:00pm along with Saturday hours (drive-up, only) of 9am – 12noon.

***This decision will be in effect until further notice. We will be constantly monitoring the situation; reviewing the public information available through the CDC, State, and local health authorities. We will provide updated notices if we need to make other changes to our availability or when we will be able to reinstate full lobby services.***

The Credit Union will be able to conduct most transactions at the drive-up. However, if you have a transaction or a banking need that can't be handled using the drive-up, we will be able to schedule appointments. The Credit Union remains available if you are experiencing financial difficulties. Please call the Credit Union at (802) 295-5104.

As a reminder, we have available many convenient electronic and self-service options to assist with your financial transactions. They are:

- Online Banking: If you haven't registered for online banking or downloaded our APP to your mobile phone or tablet, please consider doing so now by visiting the online APP Store.
- ATM Services. In addition to the Credit Union's two (2) ATMs, located at the Credit Union's main office and the VA Hospital, you are able to access your account at all Falcon ATM locations at <http://www.falconatm.net/falconatms.htm>, or any ATM that displays the NYCE, MasterCard, or CO-OP logos.
- Mobile APP. You can use our free mobile APP with your phone and can conduct many of the day to day financial transactions.
- Remote Deposit Capture. Using our mobile APP, you can deposit checks directly to your account, 24x7.
- Bill Pay: You can use your mobile APP or our online banking services to pay bills 24x7.

The Credit Union is taking this step in accordance with recommendations from the CDC, State, and other authorities regarding social distancing by reducing as many points of contact as possible while still providing you with the services you need to manage your finances.

This is a difficult and ever-changing time that we all are experiencing. Together with our employees and our Board of Directors, our Credit Union remains committed to being available to our membership and our community.

**March 11, 2020**

As Vermont's first confirmed case of COVID-19 (coronavirus) has been reported, we wanted to take the opportunity to share some important information in which your Credit Union is taking.

In accordance with Center for Disease Control guidelines, we are taking steps to help prevent its spread and to try and keep our staff and members safe. This includes extra cleaning and disinfecting, restricted travel for our staff, and requiring employees who are ill to stay home.

The health and well-being of our members and employees remains our top concern. If you are sick or have been in contact with someone infected with COVID-19, or if you would prefer to avoid visiting our office in person, please consider these suggestions on how to conduct transactions remotely:

**Online banking.** If you haven't registered for online banking or downloaded our app to your mobile phone or tablet, please consider doing so now.

**Mobile deposit capture.** Use your mobile phone or tablet to deposit checks.

**Bill Pay.** Within online banking or our app, you can pay your bills without stamps, checks, or envelopes.

**Contact us.** We're at (802) 295-5104 during regular business hours, or you can email us at [info@vtvafcu.com](mailto:info@vtvafcu.com).

Our members can apply through our website, [www.vtvafcu.com](http://www.vtvafcu.com), anytime. Once received, we will process and document most loans without the need for you to come to our office in person. If you find yourself unable to work and are concerned about how it will affect your finances, we offer several solutions to help you and to provide some financial cushion, until you are able to return to work. Contact us by phone, or email if you need some assistance.

For those members who qualify:

- **Visa credit card.** A cash advance from your credit card can be deposited to your checking account.
- **Share draft line of credit/Courtesy Pay Service.** If the balance in your checking account isn't going to last until you're recovered, a line of credit and/or our Courtesy Pay service could be the answer.
- **Signature loan.** Borrow cash and take up to three years to pay it back.

Thank you for helping us maintain a healthy environment at Vermont VA Federal Credit Union. For reliable and up-to-date information on COVID-19, please visit either [www.cdc.gov](http://www.cdc.gov) or [www.who.int](http://www.who.int).