

Vermont VA Federal Credit Union Coronavirus (COVID-19)

June 1, 2020 – IMPORTANT COVID-19 UPDATE NOTICE

The Credit Union's Lobby services are now available during our normal hours of Monday through Friday, 8:30am – 5:00pm.

If you are not feeling well or suspect concern with COVID-19 symptoms, please use our electronic and drive-thru services.

As a reminder, we will be restricting access to our lobby of up to three (3) members at any given time. In addition, we may be asking several pre-screening COVID-19 questions and will require the use of a face mask. This is to ensure safety to both our staff and membership, as strongly encourage by the CDC and the State of Vermont Health Department.

- We continue to strongly encourage the use of our electronic services along with our drive-thru operations whenever possible. We offer the following convenient electronic/remote services:
 - **Online Banking:** Available through our website, www.vtvafcu.com.
 - **Mobile APP:** Available through the APP stores.
 - **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. All are available 24x7.
 - **Remote Deposit Capture Services:** Using our mobile APP, you can deposit checks directly to your account, on 24x7 basis.
 - **Bill Pay:** You can use your mobile APP or our online banking services to pay your bills on a 24x7 basis.

- For those members who qualify and may need financial assistance during this difficult time:
 - **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.** Services attached to your share draft checking account to assist.
 - **Signature loan.** The Credit Union is currently offering a Spring loan promotion for loan amounts of up to \$5,000, up to 36 months to repay, for a rate as low as 7.50% APR.

May 15, 2020 – IMPORTANT COVID-19 UPDATE NOTICE

With Gov. Scott's recent announcement to extend the "Stay Home, Stay Safe" Executive Order to June 15, 2020, the Credit Union will continue to keep our Lobby closed. However, Gov. Scott has allowed for some businesses to begin opening, providing strict CDC and Vermont Health Guidelines are followed.

Therefore, beginning May 18, 2020, we will begin to allow for some Lobby business, but by appointment only. If you should require an appointment to meet with one of our Member Service Representatives, we will be asking that you schedule the appointment. You will be asked several pre-screening COVID-19 questions. Upon arriving at the Credit Union, we will require the use of a face mask.

Beginning June 1, 2020, we will open our Lobby services with our normal hours of Monday through Friday, 8:30am – 5:00pm. When this occurs, we will be restricting access to our lobby of up to three (3) members at any given time. In addition, we will be asking several pre-screening COVID-19 questions and will require the use of a face mask. This is to ensure safety to both our staff and membership, as strongly encourage by the CDC and the State of Vermont Health Department.

We continue to strongly encourage the use of our electronic services along with our drive-thru operations.

April 15, 2020 – IMPORTANT COVID-19 UPDATE NOTICE

With Governor Scott's recent announcement to extend the "Stay Home, Stay Safe" Executive Order to May 15, 2020, the Credit Union will continue to keep our Lobby closed. We will continue to monitor the Governor's order and, at this time, are planning to reopen lobby services on Monday, May 18, 2020. Our Drive-thru services will continue to remain open Monday – Friday, 8:30am – 5:00pm.

As we continue to monitor the impact of how the Coronavirus (COVID-19) is having on our membership, staff, and the community we serve, there are a few reminders that we would like to share to help our members conduct their financial business:

- Unfortunately, face-to-face transactions continue to remain unavailable. However, we do anticipate that our current schedule of drive-thru services, only, will remain in effect through May 15, 2020. Our drive-thru operation hours are Monday – Friday, 8:30am – 5:00pm.
- The Credit Union has begun receiving the electronic CARES Stimulus payments. As we receive the payments from the Government, we will be posting directly to our member's accounts.
- We continue to update all of our systems on a daily basis so that you can be assured that when using our electronic services that you will have access to your currently available funds.
- We continue to recommend the use of all of our convenient electronic/remote services:
 - **Online Banking:** Available through our website, www.vtvafcu.com.
 - **Mobile APP:** Available through the APP stores.
 - **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. All are available 24x7.
 - **Remote Deposit Capture Services:** Using our mobile APP, you can deposit checks directly to your account, on 24x7 basis.

- **Bill Pay:** You can use your mobile APP or our online banking services to pay your bills on a 24x7 basis.
- 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.** Services attached to your share draft checking account to assist.
 - **Signature loan.** The Credit Union is currently offering a Spring loan promotion for loan amounts of up to \$5,000, up to 36 months to repay, for a rate as low as 7.50% APR.

If you are experiencing financial difficulties, please contact our office at (802) 295-5104, or send an email to info@vtvafcu.com, so we can provide assistance based on your specific situation.

This continues to be 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.

April 3, 2020 – IMPORTANT COVID-19 UPDATE NOTICE

As we continue to monitor the impact of how the Coronavirus (COVID-19) is having on our membership, staff, and the community we serve, there are a few reminders that we would like to share to help our members conduct their financial business:

- Unfortunately, face-to-face transactions continue to remain unavailable. However, we do anticipate that our current schedule of drive-thru services, only, will remain in effect through April 30, 2020. Our drive-thru operation hours are Monday – Friday, 8:30am – 5:00pm.

As soon as we are able to re-open our lobby services, we will provide you with that information.

- We continue to update all of our systems on a daily basis so that you can be assured that when using our electronic services that you will have access to your currently available funds.
- We continue to recommend the use of all of our convenient electronic/remote services:
- **Online Banking:** Available through our website, www.vtvafcu.com.
 - **Mobile APP:** Available through the APP stores.
 - **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. All are available 24x7.
 - **Remote Deposit Capture Services:** Using our mobile APP, you can deposit checks directly to your account, on 24x7 basis.
 - **Bill Pay:** You can use your mobile APP or our online banking services to pay your bills on a 24x7 basis.

- 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.** Services attached to your share draft checking account to assist.
 - **Signature loan.** The Credit Union is currently offering a Spring loan promotion for loan amounts of up to \$5,000, up to 36 months to repay, for a rate as low as 7.50% APR.

If you are experiencing financial difficulties, please contact our office at (802) 295-5104, or send an email to info@vtvafcu.com, so we can provide assistance based on your specific situation.

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March 26, 2020 – IMPORTANT COVID-19 UPDATE NOTICE

Effective Saturday, March 28, 2020, our drive-up services will be closed on Saturdays, only. This decision will be in effect until further notice.

However, our drive-up services will continue to remain available Monday – Friday, 8:30am – 5:00pm.

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.

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March 18, 2020 – IMPORTANT COVID-19 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 – IMPORTANT COVID-19 NOTICE

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.

Our members can apply through our website, 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 or www.who.int.