

Message from BEFCU'S CEO- March 18, 2020

Folks,

The health, safety, and well-being of our members, staff and community at large is very important. The Credit Union is doing everything it can to serve members and keep the staff well.

We are closely monitoring information from the Center for Disease Control (CDC), World Health Organization (WHO), and from various federal, state and local agencies to ensure the actions we are taking are in line with the latest recommendations and guidance.

While we know some members are using our branch facilities, we strongly recommend that all members look in to how to use the Credit Union remotely. Take advantage of our [online banking](#) and [Spig mobile banking](#) features so you can accomplish all your banking needs without having to visit a branch in person. Conduct your business almost anywhere 24 hours a day, 7 days a week.

In addition, you can use our telephone banking service by calling 1-855-201-6849; access your account or accounts with a single phone call at any hour of the day. View other options available to you through our [web page](#).

With these services you can:

- Transfer money between your Credit Union accounts, another Member's account, and to other banks/credit unions- Sprig [apple app](#) or Sprig [google app](#)
- Check Balances & Verify Transactions: **Keep tabs on your account balance in real time.**
- Make payments on your credit cards, loans, bills, and set recurring transfers- Only available to Checking account holders- through online banking/ Bill Pay
- [Report a lost or stolen Credit Union ATM/Debit Card](#)
- [Re-order checks](#)
- Review statements- [Online banking](#)

Also, this may a good time to set up Bill Pay, the service that pays bills you set up automatically on preset dates, and Direct Deposit—set it up with your employer so there's no extra trip to a branch.

And, this would also be a good time to find one or more of the over 30,000 ATMs that are available to you nationwide. [Click here to get to the ATM locator page](#). Know where the ATMs you may need are before you need them.

Actions BEFCU is taking to keep you safe: cleaning and sanitizing our branches regularly. Continuously disinfecting surfaces that are frequent points of contact throughout the day, wearing gloves when waiting on members, opening mail, and handling cash or coin.

Actions you can take to stay safe include:

- Visit the CDC.gov site regularly: stay in touch with the latest information or tune in to your local television or radio news station for the latest updates.
- If you're 65 or older, please follow the CDC, state and local health agencies recommendations about remaining at home (use the Credit Union's remote technology—call us for help).
- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home if you are not feeling well, particularly if you have a cough, fever or shortness of breath.
- Cover your mouth and nose with a tissue when you cough or sneeze, then throw the tissue in the trash and wash your hands.

Branch Operations:

We have restricted cash withdrawal to **\$1,000 per day per member**.

Members using a branch office must maintain a distance of six (6) feet from another member when in line. This may mean that a line will go outside. Your cooperation is required to ensure the safe and health operation of the branch.

Wait time in lines may increase as the Credit Union strives to protect the health and well being of members and staff—that means each time a member is done with their transaction, the staff member will wipe down their counter area and periodically (15 minutes to 60 minutes) will wipe down the public's front counter.

All BEFCU branches remain open and are operating on normal business hours. If this should change for any reason, we will let you know via the website and email. Signs will be posted on the branch doors.

Other:

If you are experiencing a financial hardship, please call and talk to our Consumer Loan Manager. Explain what the hardship you are experiencing is and how long you expect it to continue.

The Credit Union will continue to update it information to you. Just click on the front screen and it should bring you here for the latest information.

Thank you.

Ed Casanova
CEO