



March 13, 2020

Dear Members,

I wanted to take a moment to reach out and let you know that Members Choice Financial Credit Union is committed to keeping our members updated on what we are doing to protect against the coronavirus. Like you, MCFCU is monitoring the situation closely and following guidance from relevant authorities, including the Centers for Disease Control and the Pennsylvania Department of Health.

As your financial partner, our goal is to provide uninterrupted access to financial services. However, we recognize the potential for some of our members to be negatively impacted by the global outbreak. If circumstances related to the coronavirus cause a hardship, such as difficulty with loan payment or deposit, we stand ready to work with our members to remedy any disruption to financial services. If you are adversely affected by the coronavirus, please call us at 1-800-834-0082 (8:00am-4:30 pm Monday-Thursday; 8:00am- 6:00pm Friday; 9:00am-12:00pm Saturday) for assistance.

We encourage all our members to leverage MCFCU's mobile and online banking platforms, which are available 24/7. Using these services, our members can conduct a wide range of banking functions, such as depositing checks remotely, paying bills, setting up alerts and many other services, all without having to leave home.

If you have not done so already, we strongly encourage you to take advantage of our mobile and online banking solutions by signing up today. Please call us at 1-800-834-0082 to get started.

Additionally, please remember that you can access your accounts at any of our conveniently located ATMs. You may also use your card surcharge free at any ATM with a CU\$ symbol on the machine. A locator for surcharge free ATMs in the area is located on our website for your convenience.

How MCFCU is keeping our locations safe:

We are focused on keeping our team members and facilities safe. To that end, here are some measures we are taking:

- We will be postponing our Annual Meeting until further notice. Once a new date is confirmed we will relay that information to our members.

- MCFCU will suspend non-essential business travel.
- In addition to the regular cleaning services, MCFCU is focusing on disinfecting ATM screens, touch pads, door handles, door glass, teller station countertops, check writing desks, coin machines, and bathrooms.
- MCFCU will substantially increase the quantity of hand sanitizer dispensers throughout the Credit Union for use by both team members and visitors to our locations.

In addition to safety concerns, we have contingency plans to limit the potential impact of service disruptions, such as remote access capabilities and continuity plans for critical operations.

How you can keep yourself safe:

Make sure that you stay up to date with important information by visiting:

- [The Centers for Disease Control and Prevention \(CDC\)](#)
- [The Pennsylvania Department of Health](#)

Here are some every day preventative measures you can follow (as instructed by the CDC and the Pennsylvania Department of Health):

- Cover coughs or sneezes with your elbow. **Do not use your hands!**
- Wash hands often with soap and water for at least 20 seconds.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Clean surfaces frequently, including countertops, light switches, cell phones, remotes, and other frequently touched items.
- Avoid close contact with people who are sick.
- If you are sick, stay home until you are feeling better.

When you need to visit one of our branches, we appreciate you practicing the same healthy guidelines we are following to help prevent the spread of the coronavirus.

You are our top priority. All of us at MCFCU understand the potential impact of the coronavirus and we are prepared to help deal with any impact to our valued members.

Thanks for being an important part of Members Choice.



Jim Barbarich
President / CEO
Members Choice