



*"Building lifelong relationships...  
one member at a time."*

Welcome, and thank you for being such an important part of the Members Choice Family. I am Jim Barbarich President and Chief Executive Officer. As a member you play a critical role in our success and have been benefited by the prosperity we have seen and enjoyed over the past years.

Today I wanted to reach out to you and explain the actions we are taking starting on December 7, 2020. COVID-19 poses a significant health threat and cases are on the rise. The CDC has identified the next several weeks as critical in the fight and we are taking their warnings very seriously as you can see from the following actions.

Starting on Monday December 7, we will be changing our lobby service model to by appointment only in our Danville, Bloomsburg, St. Mary Street, Mount Carmel, and Merck branches. The drive-thrus will remain open at all locations as well as our home banking and mobile suite. If you are not utilizing the 24-hour ATM, home banking or mobile product you may want to consider them as flexible options to meet your banking needs during the pandemic. We will continue lobby service in Our Evangelical branch to support our Healthcare Heroes.

I would like to thank our members who are working on the healthcare front-lines providing critical care to our patients and filling the roles of support that many families cannot provide during the pandemic. Providing you the branch convenience at the Evangelical Hospital is a small thing we are able to do to lessen the stress during this very trying time.

Within our branches we have instituted a six-step approach to ensure everyone's safety.

1. The first line of defense is "Honesty". We have asked employees and members transacting business in the branch to attest to their health attempting to keep sickness out of Our facilities.
2. Physical distancing is the second line of defense. This includes limiting close contact as defined by the CDC.
3. Air Filtration. Our air exchange per hour has been increased and we have ordered filters with a MERS 16 rating capable of filtering the virus.
4. PPE is worn at all times. Masks are an important part of the required PPE in every office for employees, members, and guests.
5. Hand sanitizing stations are at key service delivery points and in Our common areas. We have also stressed the importance of hand washing.
6. We have Increases Our internal surface cleaning as well as Our ATM and drive-thru touch points. Every hour common touch points are disinfected.

Putting on a mask is no more inconvenient than putting on your shoes. As we ALL take this crisis very seriously, we can flatten the curve. Remember now is not the time to let our guard down because a vaccine is forthcoming. The vaccine is not the solution: vaccination is and that will take some time. We have already lost 266,000 Americans to this virus.

If you are struggling to meet your obligations due to a life event created by the pandemic; please let us know and we can help construct a plan to get you back on track. Your success is our success, so let's start that conversation.





Finally, the foundation of credit unions is our cooperative structure. People Helping People is the definition of who we are. Let's leverage that cooperative spirit and all do our part to beat COVID-19. Practice safe acts, wear your mask, wash your hands and be positive: for we will emerge stronger from this crisis because, that's what Credit Union people do.

Have a happy holiday and may you and your family have a safe and prosperous 2021.

*Jim Barbarich*

Jim Barbarich, President & CEO



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