

Dear Peninsula Credit Union Member,

During this uncertain time learning to adjust our lives in light of coronavirus, we are all facing difficult decisions.

Following the lead of the federal and state governments to support social distancing, we want to use a strong measure of caution to ensure the health and safety of our members and employees. We have made the difficult decision to reduce branch lobby traffic temporarily to appointments only beginning tomorrow, Wednesday, March 18, 2020.

Drive-thru windows will be open at locations with additional staff to help the traffic flow (Shelton, Belfair, and Port Orchard). The drive-ups will also be expanding beyond the transactions typically able to be handled in the drive-up.

Walk-up admittance and appointments will be scheduled for conducting business at ALL branches needing to be done in a branch. This includes Port Townsend and Poulsbo. To setup an appointment or for us to help you see if there is a remote way of serving you, you may call the call center at 800-426-1601.

As the situation develops, we want to assure you that we will continue to support your banking needs by providing reliable access to your accounts and the services you depend on.

We recommend that you use the following free and secure service methods of banking:

- **Drive Up** (Shelton, Belfair, Port Orchard)
- Online banking
- Mobile banking
- Online loan applications Apply for any consumer and home loan online.
- **Deposit Taking ATMs** In addition to PCU-owned ATMs, we're part of the CO-OP network. Search for <u>ATMs near you here</u> or on our Mobile Banking app.
- **Sprig App** (take a picture of your check)
- **Telephone Banking** 800.426.1601
- Mail Peninsula Credit Union, PO Box 2150, Shelton, WA 98584
- **Night Drop Deposits** All branch locations
- **Secure messaging** You can send us a secure message through Online Banking or Mobile Banking. We'll respond as soon as we can during business hours.
- **Contact Center** Our representatives can help with questions and account transactions. Hours are 8:30 am-5:30 pm Mon-Fri.

We have launched a webpage with up to date information, tips and tricks, resources and product offerings that could benefit you or your family at this time. We encourage you to visit it here <a href="https://www.pcfcu.org/covid-19/">https://www.pcfcu.org/covid-19/</a>

We also know the following product offerings are available during this time of uncertainty:



- Penalty free certificate withdrawals
- Waived fee for online and telephone banking
- No fee VISA cash advances
- 90 day deferral for first payment on a new consumer loan
- Interest only loans and loan modifications
- Release of held funds on certain accounts (Borrow and Save, PLC, VISA Secured)
- Emergency Paycheck Advance Loan

Other precautionary measures include an increased cleaning and sanitizing protocol. Thank you for your patience and understanding if you experience longer wait times or reduced access to inperson services. If you have concerns over a specific situation that we're working on with you, please give us a call at 800.426.1601.

We encourage you to take advantage of our digital and remote services as much as possible:

We'll continue to provide updates on our website at <a href="https://www.pcfcu.org/">https://www.pcfcu.org/</a> as well as on our Facebook page <a href="http://www.facebook.com/PeninsulaCreditUnion">http://www.facebook.com/PeninsulaCreditUnion</a>. Please check back regularly to stay informed. You can also reach out to our Call Center with questions or concerns.

Thank you for being our member,

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Jim Morrell President/CEO

Peninsula Credit Union