



COVID-19 and Branch Notice

May 5, 2020 Update

Annual Meeting: We are rescheduling the Annual Meeting to Thursday, June 18, 2020 at 3:00 p.m. This meeting will be a virtual meeting. We will be posting more details on how to attend in a few weeks.

SBA PPP Loans: We have been approved to process the Paycheck Protection Program (PPP) Loans through the Small Business Association (SBA). At this time we will be servicing existing members only with this product.

April 24, 2020 Update

Loan Skip-a-pays: We are allowing members to utilize the skip-a-pay program for a second consecutive month during this crisis. As was the case last month, we will be waiving the fee for this service through May 15th.

Currency Safety: One step we are taking to keep our members safe during this time is to quarantine cash that has been deposited by members. Normally, cash that is deposited would be immediately made available for the next member to withdraw.

When the pandemic began, we proactively implemented a policy where deposited cash must remain separate from cash being given out. The deposited cash is then kept separate (in quarantine) for a minimum of 48 hours before it is put back into circulation. This way, we minimize the risk of infected cash changing hands.

Annual Meeting: In March we had rescheduled our Annual Meeting for May 7th at 3:00 p.m. in the Unum Atrium. We are currently exploring options to make the meeting a virtual meeting or reschedule it again for a later date. Please check our Facebook page and this page for updates.

April 16, 2020 Update

Our Gunbarrel Branch drive-thru has reopened.

April 13, 2020 Update

Gunbarrel Branch Closed:

Our Gunbarrel Branch is currently closed due to the tornado that hit East Brainerd. There was no severe damage to the branch. However, the branch is without power and internet. Once power and internet are restored we will reopen.

Our thoughts and prayers go out to everyone impacted by this disaster.

March 23, 2020 Update

Main Office Lobby Closed:

We have restricted our Main Office lobby located in the Unum building to appointment only. Please only request appointments for services that cannot be handled through our drive-thru branches. Our drive-thru branches at Gunbarrel and Northgate remain open.

Cigna Branch (Hamilton Village):

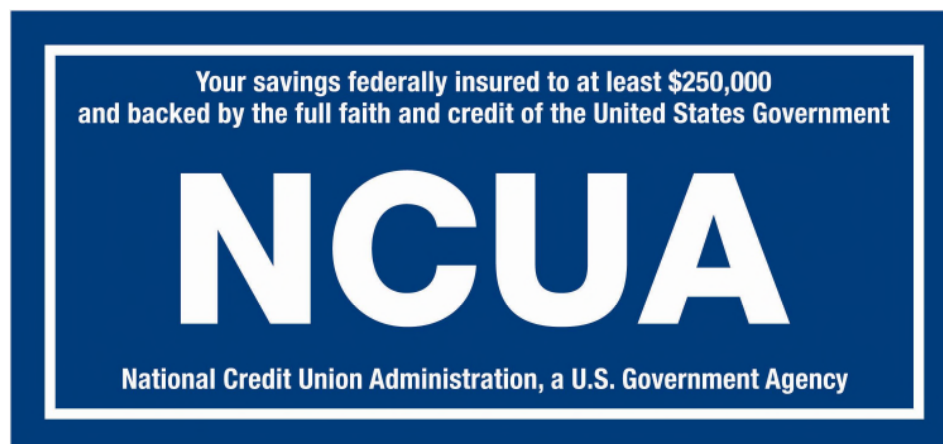
Our Hamilton Village Branch is closed.

Call Center:

We have additional staff allocated to our call center to help you with your remote financial needs. They can help you setup and use Remote Check Deposit in addition to answering questions about many of the credit union's remote services.

Deposit Insurance:

Your deposits are safe with Trust FCU. The National Credit Union Administration (NCUA) insures your deposits up to \$250,000 just like the FDIC. You can structure this insurance to protect even more. Call us for details.



March 17, 2020

Trust FCU is committed to the safety of employees and members. We are here to help our employees and members get through these extraordinary times. Here is an update on some of the steps we are taking and changes we are making due to the coronavirus pandemic.

Branch Lobbies:

We have closed our Gunbarrel and Northgate lobbies. If you need services that can only be performed in a lobby, such as a loan closing, we are handling these by appointment only. ~~Our Main Office lobby in the Unum building remains open at this time.~~ Our employees are employing social distancing techniques and we are cleaning frequently.

Eservices:

We encourage all members to take advantage of our Eservices Branch by utilizing our Call Center, Online Banking and Mobile Banking platforms. Check deposits can be done with your phone through our Remote Deposit Capture service. Loan applications and most loan closings can be done without leaving your home. There are very few transactions that can't be done remotely. Please use these services first before travelling to a branch. We have waived loan payment convenience fees through April 30th.

Mortgage Services:

Our Mortgage Department is fully operational to help with your mortgage needs. We are moving everything possible to remote interaction. With the sudden drop in rates, now may be a good time to consolidate debt or open a Home Equity Line of Credit to have money available in the event this crisis is of a longer term.

Loan Skip-a-Pays:

We are offering members the ability to utilize our Loan Skip-a-Pay program outside of the normal parameters. Members in good standing can skip one payment even if they have already done so in the past 12 months. Also, we will not be charging the fee for this service through April 30th. This service is only available for Auto and Signature Loans.

New Loan Program:

We are offering a limited amount of special signature loans to existing members who are suffering a loss of earnings during this tough time. We will lend up to \$2,000 to existing members in good standing with the credit union in order for them to bridge the earnings gap. These loans have a lower than normal interest rate and are subject to underwriting approval.

Annual Meeting:

We have postponed our Annual Meeting from March 26th to May 7th. This new date is tentative due to the ever-evolving nature of this crisis.

Please stay safe,

David Smart

President/CEO