



INFORMATION REGARDING CORONA VIRUS (COVID-19); AND EMERGENCY OFFERINGS AVAILABLE FROM YSCU

Updated: March 23, 2020

TOP PRIORITY:

YS Federal Credit Union (YSCU) is carefully monitoring requirements and guidelines regarding the corona virus (COVID-19) situation facing us all. We are respectful of the requirements and recommendations from local, state and federal officials. Our top priority is members' continued access to money and financial services, along with the health of our staff, members, volunteers and guests.

YSCU LOBBY ACCESS

The lobby currently is open for necessary face to face transactions not able to be completed remotely via internet banking, telephone, ATM/debit or credit card access, remote deposit capture, or shared branching access. Social/physical distancing markers are on the floor, and traffic is limited to no more than 6 people in the non-employee part of YSCU at one time. These guidelines are posted on the door, but due to many people not following the guidelines the door will be locked and will be opened by employees when legitimate access is needed and by appointment. At this time there is no change in hours.

WHAT YOU CAN DO TO HELP

Members can help by doing the following (*note that eligibility requirements may apply for certain products and services*):

- Ensure you have requested, and been given access to the following products/services to have the most options in managing your cash and account needs non-face to face:
 - Checking Account with Debit/ATM card access
 - Mobile APP
 - Internet Banking with Bill Payment, Transfer, and Check Withdraw capabilities
 - Remote Deposit Capture to make check deposits by mobile phone imaging APP

- Visa card with adequate limit
- Shared Branching enabled.
- Utilize the options above BEFORE visiting the lobby in person.
- Call YSCU to set a time with a Service Representative to let you in and handle transactions needing face-to-face attention such as sending Wires.
- Keep email service up to date and ensure YSCU has your correct and up to date address.
- If applying for a loan, call YSCU or submit your application online at www.yscu.org. When approved, the Loan Officer will step you through the closing utilizing DocuSign. No visits to the Credit Union are required under most circumstances.
- To join the Credit Union, call 937-767-7377. A service Representative will step you through the process via the phone and email. He/she will arrange to forward welcome materials to you and set everything in place to get you started on the right track at YSCU!
- Plan ahead for your cash needs and withdraw enough to last longer than usual. Limit the number of times you need withdraws.
- Remember you can do many transactions from the safety of your own home. At YSCU we appreciate your help and patience as we all try to protect our health.

SPECIAL WAYS YSCU IS HERE TO HELP YOU:

Note that these offerings are specific to the COVID-19 situation, and are subject to change at any time. Eligibility requirements may apply.

- **Emergency Loans**, in conjunction with YSCF, are available for those having reduced income and/or special basic immediate needs as a result of the COVID-19 pandemic.
 - \$1,500 loan amount; limit one loan per household

- No payment due until July, 2020
- No interest through December, 2020
- Terms available out to December, 2021
- Decision and disbursement within 1 hour (*assuming no delay in borrower returning signed documents*)
- No in-person closings unless extenuating circumstances
- Call to apply 937-767-7377
- Documents completed via DocuSign (*or call to arrange*)

- **Skip a Pay on loan payments** for qualified loans. Up to two months – call YSCU to request: 937-767-7377. Half-off normal fee to skip payments.
- **Additional ATM withdrawals** will be permitted – up to 3 additional allowed per month with up to 3 fees reimbursed.
- **Increase in Cash Withdraw Limit from \$3,000 to \$4,500** per member or account, as available. Need for additional cash should be requested in advance by calling 937-767-7377.
- **Early Withdraw Penalty waived for Share Certificates** if the withdraw is due to basic need necessity during this time.
- **Delinquent Loans** – call as soon as possible to discuss special circumstances making it impossible to meet your scheduled loan payments at YSCU. Our staff will work with you for more lenient arrangements under each individual circumstance.

Until further notice, Shared Branching Services to non-YSCU members will be suspended.

YSCU thanks you for your patience and consideration in helping us keep financial service delivery the best for you; and the best of health for us all.

—The Board, Management,
and Staff at YSCU