



Dear Members,

May 13, 2020

The leaders of the Emporia State Federal Credit Union continue to monitor the latest updates regarding COVID-19 and its impact on our community, our membership and our staff. We appreciate those of you who are using our digital banking, ATM, drive thru, and curbside lending services. We also know there are many members who continue to rely on us for over-the-counter services. Please note the ongoing changes as we begin to re-open our lobbies. Expanding our drive thru lane service will be a priority in the next week as we begin to bring all staff back into the buildings.

It is reassuring to know that you have access to perform every service offered by the Emporia State Federal Credit Union with the exception of being able to walk into the building.

Health Protection

Since the onset of COVID-19, our commitment to keeping you and our staff safe has resulted in many adaptations. Over the next few weeks, we will continue to evaluate changes that are needed to keep everyone safe.

When to re-open our branch lobbies and how that looks is being evaluated day to day. The next Board meeting is scheduled for Tuesday, June 9, 2020. At this point, your Board of Directors and management team will determine lobby re-open dates given the current environment at that time.

Every organization is preparing for the possibility of COVID-19 exposure of its employees. ESFCU will be as proactive and transparent as possible, closing the affected location and directing staff to self-isolate should this occur. Since late March, we have divided our employees into teams to allow appropriate social distancing at workstations plus staggering hours; thus, limiting employee exposure.

We are here to help.

Please know, we are here to help. As an essential business, you can count on ESFCU to continue to be there for you. You can access your money 24 hours a day with the safest and most convenient online banking services. For basic transactions, we encourage you to use our drive thru and online services.

Ways to Access Your Money.

Drive Thru Services.

Drive thru services are available at both locations. Hours of operations are 9:00am-5:00pm, Monday thru Friday. Our hours allow us to divide our employees into teams, allowing the recommended safe distance (6') between staff members plus stagger schedules in hopes of reducing staff exposure, keeping all safe and healthy.

ATMs. Cash is available 24/7 at our ATMs located at

- 310 West 12th
- 2332 Industrial
- ESU Memorial Union (closed)
- Emporia High School (closed)

Debit Card Purchases.

Using our secure VISA debit card, please be mindful to keep your card clean and clear of germs. Wiping down the card before and after usage is advised.

Mobile Banking.

If you are not using our convenient mobile application that allows you to do all of your banking via your phone, please download our app at the Apple App Store or Google Play Store.

Mobile Deposit.

What a great option to save time plus limit exposure! Deposit checks to your account right from the palm of your hand using your phone.

Online Banking Plus Bill Payment.

ESFCU's online banking gives you access to all of your accounts: Checking, savings, loans, certificates of deposit, and IRAs. In addition, you can quickly pay your bills with a few clicks. This online banking feature is available through our mobile application as well – giving you the convenience of banking in the palm of your hand.

Relief Options, if needed.

Now, more than ever, we are living up to the motto of "People Helping People". ESFCU has several options available for those of you impacted by this pandemic:

- *People Helping People Loan.*
- *Skip Payment of ESFCU consumer loans for up to 90 days.*
- *Deferment or Forbearance on mortgage payment(s).*

We understand this may be a time of financial uncertainty. Please call one of our loan officers with questions.

As always, we sincerely appreciate your patience, kindness, and continued loyalty. Together, we will get through this. Stay well.

Sincerely,

Angie Miller
President/CEO