

Important CES Credit Union Coronavirus Update

March 18, 2020

Dear CES Credit Union Members and Members of Our Community,

CES Credit Union is deeply concerned about the health and safety of our members, our communities and our employees. The developments associated with COVID-19 have significantly impacted everyone, and we must prioritize the health and safety of our members and employees. Therefore, we are taking additional actions to comply with recommendations described by local officials and Governor Mike DeWine. This ensures CES will continue to serve our members in the most effective, yet safe manner.

As a result, we will be temporarily limiting access to the lobbies of CES Credit Union branch facilities effective Thursday, March 19, 2020. Each branch location will offer extended drive-thru operating hours (8:30am to 6:00pm, Monday through Friday; 9:00am to 1:00pm, Saturday).

Limited person-to-person service will be available by appointment only. Please contact your local branch for availability by phone at **888.397.1136**.

Please contact your local branch for availability for any of the following transactions:

- Auto loans (purchase and refinance).
- Home equity and mortgage loans.
- Wire transfers.
- Fraud or other sensitive account issues.
- Safe deposit box access (at Delaware and Yauger Road locations only).

The temporary lobby restriction will be in place until further notice as directed by local, state and national health authorities.

Credit unions have a long history of helping people through difficult times. The most important thing we can do during this difficult and unprecedented time is to make sure we're taking care of each other. We understand that some members are facing difficult times and uncertainty, but CES is here to help. If you have been impacted, we encourage you to reach out to us to discuss if we can be of assistance.

Watch out for scams during this time and protect yourself against fraud. Here is the <u>Federal Trade</u> <u>Commission page</u> describing some of the Coronavirus scams out there.

While access to services through our branch lobbies may be limited, we are committed to maintaining the consistently high level of service you've come to expect from CES Credit Union. We recommend taking advantage of the following additional resources:

- Online Banking (also known as ACCESS Online) and CES Credit Union Mobile App Online Banking through your desktop or Mobile App will accommodate all your daily banking needs: Check balances, complete transactions, make loan payments, open additional accounts, set up e-alerts and more. If you do not have an Online Banking account with us yet, we encourage you to take the time to register. Setting up Online Banking is easy. You can access your accounts on your desktop through our secure website, or download our Mobile App on your phone or tablet for secure and convenient mobile service.
- Drive-Thru and ATM Services You may choose to use our drive-thru banking services. Complete all banking activity, speak to a Member Service Representative, and deposit and withdrawal cash all from the comfort of your car. For additional ATMs near you, visit our Alliance One <u>ATM network locator</u>.
- Contact Center

Our Member Service Representatives are ready to take your calls, Monday through Friday 8:30am to 5:30pm and Saturday, 9am to 1pm. Feel free to call us any time during these hours at 888.397.1136 or email us at <u>onlineservices@cescu.com</u>.

• Website

The CES Credit Union website, <u>www.cescu.com</u>, is fully resourced to accommodate your informational needs for all our products and services. You can also access Online Banking through our home page.

We will continue to monitor all activity, and follow the recommendations from federal, state, and local health officials.

There are resources available at the <u>Center for Disease Control (CDC)</u>, and at the <u>State of Ohio</u> <u>Department of Health</u>. Please continue to visit this page for the most recent updates for CES Credit Union activity regarding COVID-19.

Please, stay safe: You can find rumors circulating about financial institutions that might result in some unsafe cash hoarding. We care about you and your personal safety, and there is an obvious risk in having too much cash on you or in your home. CES Credit Union is well capitalized and federally insured by the <u>National Credit Union Administration</u>. With the strength and security of our credit union, it continues to be the safest place to keep your money.

Thank you for your cooperation and continued trust in us during this time, and thank you for choosing CES Credit Union.

Sincerely,

Sandy Coffing

Sandy Coffing President/CEO