

Dear ACFCU Members,

**March 18, 2020**

In an effort to adhere to CDC recommendations for social distancing and common sense strategy for preventing COVID-19 exposure in our region, ACFCU has decided to close branch lobbies effective **Thursday, March 19<sup>th</sup>** until further notice.

**This does not change the fact that we are 100% committed to providing you with personal service, and we are still 100% open to serve all your financial needs virtually!**

- Drive-thrus are open in Gray, Kingsport and Norton, VA
- Check <http://www.myacfcu.org/ATM-Locator> for the nearest surcharge-free ATM
- Full-service ATM open in Rogersville (both deposits and withdrawals)
- Visit [www.myacfcu.org](http://www.myacfcu.org) for full service online banking, bill pay, funds transfer, loan applications, alerts, and new accounts, or use our Mobile App
- Call (800) 378-3778 for any questions, personal assistance or special appointments
- Contact [membercommunications@myacfcu.org](mailto:membercommunications@myacfcu.org)

### **Credit Union Safety**

Appalachian Community FCU is in a strong financial position to weather this storm and to help our members and staff during this time. We are well capitalized and your deposits are always insured up to \$250,000 per account by the National Credit Union Administration (NCUA), the regulatory agency for credit unions.

### **Here to help**

We have many options in place to assist you, both short and long term. We don't know what the future holds, but you can depend on ACFCU to be your trusted friend in good times and tough times. Your credit union leadership team is prepared to take action and provide relief to help our members get through both current and upcoming difficult economic times.

### **Thank you!**

Thank you for your membership, support and loyalty to ACFCU. We look forward to visiting with you in person once we get to the other side of this pandemic. Until then, we wish you peace and good health.

Sincerely,



Kelly Smith  
President / CEO

Dear ACFCU Members,

**March 17, 2020**

ACFCU continues to monitor the daily developments and changes pertaining to COVID-19, and I would like to reassure you that we are making all necessary preparations to continue our service to you. The safety and health of our members and employees is our first concern; therefore, we have initiated our business continuity plan for service, alongside following state, federal and CDC recommendations for “social distancing.”

Our goal is to control the things we can, and rationally prepare for the things we can't. I strongly encourage you to call or visit our [website to sign up for online services](#) if you haven't done so already. We are fortunate to have a robust new online banking system – it is easy to understand and use. And remember – we are here to help if you need it!

If you must visit a branch location, we ask you to take advantage of our **DRIVE-THRU service in GRAY, KINGPORT and NORTON (VA). Our ROGERSVILLE branch also has a full-service ATM (takes deposits and gives cash).** If you must come inside a branch, please maintain the recommended six feet of distance between yourself and other members. Again, using remote services is your safest and best bet right now. This is a fast-changing event, and there is a possibility of closing or altering the hours of branches if necessary.

Also, **be on the lookout for “scams”!** We are hearing reports of fraudsters taking advantage of coronavirus fears, calling consumers and posing as the CDC or WHO, asking for personal information. Your credit union will NEVER ask you for personal information. That is your first clue that something is wrong. **NEVER give out personal information over the phone or email.** Here are some quick guidelines to protect yourself:

- Use only reputable sources when searching for information about the coronavirus
- Be aware of phishing emails and never click unknown attachments or links
- Be cautious of emails and phone calls offering unexpected information and asking for personal information

We'll get through this together, but it will take time, patience and common sense from each one of us. Make sure to frequently visit [myacfcu.org](#) and our [Facebook page](#) for the most recent updates. ACFCU is with you all the way and I hope you will call on us for help.

Sincerely,



Kelly Smith  
President / CEO