

Dear Member,

We recognize that with the constantly changing COVID-19 virus response, this is an unprecedented time for us all - a time that, for many, is filled with uncertainty. Our hearts and thoughts go out to each and every one of you.

Promoting safety and health for everyone

We have taken multiple steps to minimize health risks to our members, our teammates and our communities, including enhanced cleaning procedures at our branches and drive thru lanes.

We are prepared and ready to help with your financial needs

Here are a few ways GCCU is currently provide assistance:

- Drive thru lanes open extended hours 8am to 6pm.
- By phone at (989) 463-8321 or (989) 875-6184
- Online Banking
- Mobile Banking with Mobile Deposit
- Bill Pay
- eStatements
- Person-to-Person (P2P) Payments
- ATMs
- Telephone Banking at 1(800) 860-5704 CU Id #028
- In person at branches by appointment only from 9am to 5pm

In addition, we have put in place the following measures to assist our members until 4/14/2020:

- We are waiving early withdrawal fees on CDs
- We are waiving Christmas& Vacation Club early withdrawal fee
- We have implemented a no-fee option for payments by phone
- For those impacted financially by COVID-19, we are offering no fees for Skip Pay on installment and credit card loans
- Contact us to discuss real estate modifications



Reminder

- For the health and safety of our members, employees and the community, all branch services are now limited to drive thru, ATM and by appointment only inside our lobby
- We ask that you visit a branch lobby only if you absolutely must
- Check on the Center for Disease Control (CDC) <u>www.cdc.gov</u> for information on COVID-19

Finally, if you have been impacted by the coronavirus, and need additional assistance with your GCCU account, please contact us and let us know. We are here to serve you.

- GCCU Alma 989 463-8321
- GCCU Ithaca 989 875-6184

Sincerely,

Brenda L Miller General Manager & CEO, Gratiot Community Credit Union