

Dear Members,

April 3, 2020

We want to make it as easy as possible to do business with ACFCU during the COVID-19 stay-at-home order. Our member and employee health is our number one priority. In an effort to accomplish both, we are making some additional changes. **Please see the chart below to help better direct your needs.**

- Our **Gray, Kingsport and Norton, VA branches will continue to operate with drive-thru, ATMs, online, mobile and telephone service.** You can do virtually everything you need in this manner and our staff is available every day from 8:30 – 5:00 for assistance **(800) 378-3778.**
- Our Rogersville and Johnson City branches are closed, but there is a **full-service ATM in Rogersville.** We will no longer schedule in-person appointments, but we will work with you on other ways to exchange documents or access your safe deposit box.
- The **Rogersville night drop will be CLOSED starting Monday, April 6.** If your transaction is urgent, please visit another branch. Thank you!
- To minimize risk of exposure to our staff, many people are working from home. So, you may notice fewer people or a little longer waits in some instances. **Planning ahead for your essential errands like banking, groceries and medicines is a smart practice to start now if you haven't already. Our government is asking people to STAY HOME and we are adhering to that plea while still providing the service you need. Thank you for your patience.**
- **Remember that your money is safer at the credit union than it is at home.** Resist the temptation to withdrawal your INSURED FUNDS. If you were to experience a catastrophe in your home, there would be no way to recover your cash.
- **Coronavirus Scam Alert!**
Unfortunately, fraudsters have been quick to deploy scams involving the coronavirus stimulus package that includes direct payments to consumers. Follow these tips to avoid becoming a victim of these scams:
 - Government agencies do not communicate through social media outlets, such as Facebook
 - Never pay a fee for a government grant. A government agency will never request an advanced processing fee to receive the grant
 - Beware of fake government agencies promoted by fraudsters. The only official list of all U.S. federal grant-making agencies can be found at www.grants.gov

ACFCU WHERE TO GO GUIDE

WHAT I NEED	WHERE TO GO
Cash Withdrawal	<ul style="list-style-type: none"> ▪ ATMs ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ Visit www.myacfcu.org/ATM-Locator
Check Deposit	<ul style="list-style-type: none"> ▪ Mobile App ▪ Night Drop – All branches EXCEPT Rogersville ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ ATM in Rogersville
Loan	<ul style="list-style-type: none"> ▪ Visit www.myacfcu.org/Personal-Loans ▪ (800) 378-3778, option 3
Loan Payment	<ul style="list-style-type: none"> ▪ Mobile App ▪ Online Banking ▪ (800) 378-3778 ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ Night Drop – All branches EXCEPT Rogersville
Reissue a debit card or file a dispute	<ul style="list-style-type: none"> ▪ (800) 378-3778, option 2 ▪ Drive Thru (Gray, Kingsport, Norton, VA)
Wires	<ul style="list-style-type: none"> ▪ Please call (800) 378-3778
Membership Application	<ul style="list-style-type: none"> ▪ Visit www.myacfcu.org ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ (800) 378-3778
Balance History or General Inquiries	<ul style="list-style-type: none"> ▪ Touch Tone Teller (800) 378-3778 option 1 ▪ (800) 378-3778 ▪ Online banking and mobile app <p>Visit www.myacfcu.org/Contact-Us and use the link to send us a secure email</p>



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 19th** 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 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

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

Dear ACFCU Member,

March 12, 2020

At Appalachian Community FCU, the safety, health and experience of our members and employees is our number one priority. In light of the rapidly changing situation with the coronavirus (COVID-19) outbreak, as well as flu, cough and cold season, we want to take this opportunity to update you about the remote services offered by ACFCU. Our services are easy to use and very helpful in the event you are at home or prefer not to visit a branch, and most importantly they keep us all safe.

If you are not already signed up for online/mobile banking, let's make that happen. If you need any assistance in setting this up, please email Member Communications at membercommunications@myacfcu.org or call us at **(800) 378-3778** and we will be happy to help. Once signed up, you can do virtually everything you would do at a branch, without venturing out:

- View account balances and history
- Set up and pay your bills
- Deposit checks
- Make transfers between accounts
- Apply for loans
- Receive electronic statements
- Locate the nearest surcharge-free ATM (there are 85,000 available nationwide through AllPoint Network)

Please be aware that if any of our staff feel their own health and safety, or that of other members' may be in jeopardy due to signs of illness from another, they may ask the individual to leave the location but will ensure to help that individual with their banking via telephone or electronic services.

Please stay tuned to your email, www.myACFCU.org, or visit us on Facebook for the latest updates on possible changes to our branch operations and/or hours. We appreciate your understanding and cooperation during this time, and we will keep you informed of any new developments that may impact our members.

Sincerely,



Kelly Smith
President & CEO