



To our Members, Shared Branching guests and community partners:

These are unprecedented times. During such times, difficult decisions have to be made. In order to do our part to help mitigate the potential exposure and spread of COVID-19 (Coronavirus), we closed our Euclid branch lobby today, March 19, with on-site service limited to drive-thru and ATM interactions for the foreseeable future. At our Willoughby Hills branch, the lobby will remain open as usual because the office and lobby are separated by a glass partition. For our Shared Branching guests, we will be making special arrangements to allow full-service access to our Euclid drive-thru during normal business hours.

Withdrawal Transactions:

We will be keeping our Euclid drive-thru services open during normal business hours and will continue to evaluate traffic patterns to determine if extended hours will be necessary. We also are making special arrangements to ensure our ATMs are prepared for increased activity.

Deposit Transactions:

Along with drive-thru transactions, our night depository station at the Euclid branch is available and deposits will be processed at the end of our normally-scheduled business hours. We also have expanded the availability of our mobile deposit feature for Members to deposit checks using our Mobile Banking app.

Loan Payments:

Beyond drive-thru transactions, Eaton Family also has the ability to process a Debit Card by phone so you may call your payment into one of our branches. We also offer ACH origination which allows you to set up your loan payments from an outside financial institution. Please call a Member Service Representative at 216-920-2000 if you have questions or need more details on these loan payment options.

Loan Applications and Loan Closings:

We will continue to meet your borrowing or refinancing needs by accepting loan applications via telephone as well as on [our website](#). Many loan closings can be completed remotely by scanning or taking pictures of documents, but if this is not a process you are comfortable with, please contact your branch to discuss additional options. Loan officers will be available by appointment for in-person meetings.

Member Service Questions and Concerns:

Our branch staff and call center will continue to be available to assist you and take your telephone calls as well as accept your messages by email. We encourage you to update your email and cell phone numbers with us because we're also able to initiate

email and text communications. Let us know if you prefer email or text communications as an alternative to communicating via telephone.

You may email us at the following address:

MSR05@eatonfamilycu.com

COVID-19 Affecting Your Ability to Repay Your Loan:

If you are having difficulty repaying your loan due to providing child care after the school closures or if your employer has had to temporarily shut down due to the ongoing COVID-19 outbreak, please call our Collections or Member Service Representatives or email Diane Verot at dverot@eatonfamilycu.com for potential options.

Eaton Family Credit Union Annual Meeting:

We have decided to postpone our Annual Meeting that was scheduled for Sunday, March 29. Anyone who has purchased a ticket can receive a refund at any time. We will be holding the Annual Meeting later in the year and your ticket still will be valid. We will provide more information about the reschedule date as soon as possible.

These are challenging times but we stand ready to continue working with our Members, Shared Branching guests and our community partners to ensure we are doing our part to help as many people as possible get through one of the most unprecedented times in our community's, state's and nation's history. Thank you for your continued business and support through these challenging times!

Please stay healthy and safe,

Mike Losneck
Chief Executive Officer
Eaton Family Credit Union