



COVID Response & Update

NOVEMBER 2020

To our members, shared branching guests, and our community partners:

As COVID remains prevalent in our community, the safety of our Members and staff continues to be our top priority. Our lobbies are open and have been modified in accordance with recommendations from the CDC and the state. These modifications include plexiglass separators, limited lobby capacity, mandatory masks, and availability of hand sanitizer. We also continue to provide full Member service in our Drive Through lane. We realize that the lines have been long and truly appreciate all the support and flexibility from our Members and Shared Branching Guests. Even with our Lobby open, we feel that the Drive Through and Online Banking are the best options to maintain the safety and health of all. Please keep in mind that all our other Member services options are still available.

Withdrawal and Deposit 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 are also making special arrangements to ensure that our ATM's continue to be prepared for increased activity. Along with drive-thru transactions, our night depository at the Euclid branch is available. These deposits are being processed at the end of our normally scheduled business hours. We have also expanded availability of our mobile deposit feature for check deposits on our mobile app.

Loan Payments:

Beyond drive-thru transactions, we also have 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 question 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 that you are comfortable with, please contact your branch to discuss additional options. Loan officers will continue to 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 to take your telephone calls, but you can also send us messages by email. We do encourage you to update your email and cell phone numbers with us as we are also able to initiate email and text communications as well. 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 still having difficulty making payments on your loan, please call our Collections or Member Service Representative, or email Diane Verot at dverot@eatonfamilycu.com for potential options.

These are challenging times, but we stand ready to continue working with our Members, shared branching guests, and our community partners to ensure that we are doing our part to help as many people as possible get through one of the most unprecedented times in our communities', 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