

UBI

A COMMUNITY FEDERAL CREDIT UNION

Operational Update to all members of UBI Federal Credit Union:

There are a few changes that have been made to the way we are doing business to help protect our employees and allow them to continue serving you through this difficult time for everyone:

1. Effective immediately, our lobbies in Plainville and Berlin will remain closed until further notice, HOWEVER, all drive through lanes and our phones will remain open for normal business hours. Our branch in Bristol will be operating as normal.
2. We understand that many of our members have been forced out of work during this time. Due to this, we are allowing all members an additional one-time Skip-A-Payment on their loan. This is outside of the typical one annual Skip-A-Payment we allow. Additionally, we want to assure you that we understand this is a trying time for everyone and that we will also be waiving late fees one time as necessary for members that missed this skip a payment notice. This is not retroactive to already late accounts or previously calculated payments.

I continue to encourage you to utilize our convenient channels, both online and over the phone, which are accessible 24/7. Here are many of the key remote access points that we provide to you:

- *Phone Based Account Access through "TONI"*
 - **512.744.0324** to login or sign up
- *Surcharge free ATMs - Anywhere in the US via AllPoint Networks > find them:*
 - Locator is on our website at the bottom of our home page.
- *Remote Deposit Capture*
 - Deposit your checks from anywhere using the Hometech app
- *Master Money Debit Card - access your accounts 24/7 at any point of sale*
 - If you don't have a card already, ask a teller for one today.
- *Credit Cards – Low Rates, 0% Balance Transfers with NO FEES!*
 - Apply today and walk out with your card.
- *Payroll Deduction and Direct Deposit*
 - Ask us how you can stop coming in to deposit your payroll checks
- *Online Account Opening and Loan Applications*
 - Apply on our website under "Quick Links"

UBI Federal Credit Union *has always been and will continue to be financially strong, well-capitalized, and there for you* through these difficult times. Our phone number should you need to reach us is 860.747.4152.

Sincerely,



Stuart R. Phillips, **CEO / President**