



Western New York FEDERAL CREDIT UNION

Our Focus Is on Your Financial Needs, Stability, and Security During These Uncertain Times

Dear Member,

We are still here to help you

You and your family may be worried about the coronavirus disease (COVID-19), but the leadership at Western New York Federal Credit Union want you to know we are here for you as we always have been. Your deposits are safe and insured. We're not going anywhere, because at its core, our credit union is not a building or a business, it is people unified for a common goal.

Your money is safe and insured

There are a lot of things to worry about these days, but the safety of your money in your credit union isn't one of them. Your money is safe, and your accounts are fully insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000. There is no risk to keeping money in your account, but there are countless risks to holding cash.

COVID-19 has cancelled, postponed, and slowed down much of American life, but the nation's financial system operations are still strong. You can meet nearly all of your financial needs without leaving your home. If you do not have it on your mobile phone, now is a good time to download the WNY FCU app from the Apple Store or Google Play or sign up for online access visit at our website, wnyfcu.com. You can transfer and deposit money, and pay bills through your debit card, credit card, or electronic transfer.

If you've been impacted by this pandemic, our staff is dedicated to working with and helping you through these uncertain times. Now, more than ever, we are here to support our members.

For example, we have instituted an automatic (for qualified members) Skip-A-Pay program for our Visa Credit Card program, beginning April 1 through May 31, 2020.

Use caution and minimize social interaction

Health professionals say if you must leave your house use an abundance of caution and minimize social interactions. If you need to visit the Credit Union, we are operating through our drive-thru only during regular business hours. Surcharge-free Allpoint ATMs are also a great option to access your cash.

We're here if you need any additional assistance

If you want to learn more about COVID-19, visit the CDC's resource center or our New York State health department website. Please take care of yourself and those around you and do not hesitate to contact us for any assistance. Our team is available by phone at 716-771-5000 and email at info@wnyfcu.com.

Stay safe and stay well!

Sincerely,

Western New York Federal Credit Union