

Dear Members,

April 2, 2020

We are determined to make it as easy as possible to do business with ACFCU during this prolonged period of pandemic response and social distancing. Our member and employee health is our number one priority. In an effort to accomplish both, we are making some additional changes.

- 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.
- **Please see the chart below to help better direct your needs.**
- To minimize risk of exposure to our staff, we need as many people as possible to work from home. So, you may notice fewer people or a little longer waits in some instances. **Planning ahead for your essential business 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.**
- **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

We wish you and your loved ones continued health and safety and look forward to resuming our usual ways of serving you when the time is right. Until then, stay positive and reach out via phone or [email](#) as we are STILL here to serve you.

WHAT I NEED	WHERE TO GO
Cash Withdrawal	<ul style="list-style-type: none"> ▪ ATMs ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ Visit myacfcu.org/ATM-Locator
Check Deposit	<ul style="list-style-type: none"> ▪ Mobile App ▪ Night Drop (All branch locations) ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ ATM in Rogersville
Loan	<ul style="list-style-type: none"> ▪ Visit www.myacfcu.org/Lending ▪ (800) 378-3778, ext. 4300
Loan Payment	<ul style="list-style-type: none"> ▪ Mobile App ▪ Online Banking ▪ (800) 378-3778, ext. 4300 ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ Night Drop (All branch locations)
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, ext. 4300
Membership Application	<ul style="list-style-type: none"> ▪ Visit www.myacfcu.org ▪ Drive Thru (Gray, Kingsport, Norton, VA) ▪ (800) 378-3778, ext. 4300
Balance History or General Inquiries	<ul style="list-style-type: none"> ▪ Touch Tone Teller (800)378-3778 option 1 ▪ (800) 378-3778, ext. 4300 ▪ Online banking and mobile app <p>Visit www.myacfcu.org/contact us 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