



Hello, I hope this finds you and your family well.

Nearly everything we did yesterday is different today; the world has changed! We miss seeing you at your credit union, but we thank you for your commitment to continued physical distancing, keeping us all safer.

What hasn't changed is that we have been here for you and we remain dedicated to making your financial life the best we can! We have the same great staff working but we are rotating working in branch and from our homes. We reduced our hours from 10a.m. - 4p.m. so we can deep clean the offices every night in addition to cleaning throughout the day. We have put in place measures to protect staff and members for those that need to come in. We continue to do everything we possibly can remotely for your protection and ours and what that looks like differs with the complexity of your needs and the comfort of differing technologies.

We are here to help you with anything you need financially.

- We have been assisting members with debt consolidation loans, freeing up their cash flow and reducing the interest rates that they are being charged.
- We have members establishing a Meritline for debt consolidation or renovation projects they are planning or have begun on their own, for those handy types.
- Mortgages on new purchases have slowed down but we are ready to provide you with a mortgage or a second mortgage. Talk to us about transferring your existing mortgage to your credit union or we can pre-qualify you if you are considering your options.
- Members have also been reviewing their investment options and planning with us to achieve their tomorrow goals.
- Unfortunately, some of our members have lost considerable income due to a partner's job loss; we are working with them, providing financial relief solutions that are best for their immediate and long-term needs.

We are here and ready to help you!

If you know someone who might need some assistance from us, forward this message to them and give us a vote of confidenceI assure you, we will do our utmost to help them in their best interest.

Stay Home, Stay Healthy, we look forward to seeing you again!

Sincerely,

David Gunderson
President & CEO