



Recent Q & A's re: OECU and COVID-19

- **Are you open?**
 - Yes we are and we intend to remain so.

- **Is it business as usual?**
 - I wish I could say that it is but, as with everyone and every business, it is not and we have to make changes daily and at times hourly.
 - We are open **10 a.m. to 4 p.m. Monday to Friday** but this may change (see previous bullet point) we will post any change to these times.
 - We have implemented reduced staffing in order to decrease any potential exposure to our members and staff.

- **How can I bank with Social Distancing?**
 - There are plenty of ways to bank with us. To sign in to online banking, go to www.oecu.on.ca our online and ABM channels are available 24/7. If you haven't signed up for online banking yet, simply call us and we will be happy to help you.

 - You can send or receive money through Interac e-transfer, it's easy to use, and we have tutorials on our web site.

 - As a member of the Exchange Network OECU members have access to thousands of surcharge free ATM's where you can withdraw, deposit, pin change and more. To find ATM's or download the app please see [The Exchange Network](#).

- **CALL US** for anything before coming in; chances are we can help you over the phone. It's for your protection and our staff members (pay a bill, transfer funds between accounts, bank draft to home etc...)
- **What if I don't have an ATM card, Should I come in to get one?**
 - If you don't have an ATM card call us and we will arrange that for you.
- **Can we get a Loan or Mortgage?**
 - Absolutely, Apply on our [secure web application](#) or Call us and we will arrange a time to take your application over the phone. We will also schedule a convenient time for you should we need you to come in after we have completed the paperwork.
- **Is the credit union safe?**
 - The well-being of our Members and employees is a priority for us. Our employees are informed and taking precautions to protect themselves and those they serve. We have increased cleaning of our branches using industry-approved products, including sanitizing throughout the day. (We are doing our best to clean between every member interaction.) Hand sanitizer is available in branch for use by both members and employees.
 - Given the risks with COVID-19, we have to be mindful of the more vulnerable among us, and do our part to reduce risks for the greater community. With this in mind, I respectfully ask Members to take extra caution. If you are feeling unwell, please contact your health care provider and avoid coming to see us.
- **I read that banks are allowing mortgage payment deferrals; is OECU?**
 - We are pleased to hear of that the banks have made a commitment to work on a case-by-case basis to provide flexible

solutions to help their customers manage through challenges such as pay disruption due to COVID-19.

- OECU has always done this with our members, it's in our DNA to help you through any difficult time. If you or your partner has incurred financial hardship from a loss of income due to COVID-19, please contact us and we will find the right solution for you!