

COVID-19: A message from Linda Bowyer, President & CEO

April 20, 2020

These past few weeks have been difficult. Many of our members, friends and family have lost their jobs. Many of our local businesses have been forced to close their doors. Many of us have been dealing with feelings of uncertainty, fear and loss. Despite these challenges, times of crisis can bring out the best in us. We have witnessed countless acts of courage, kindness and compassion and I am convinced that by continuing to focus on supporting each other, we will get through this.

You are deeply appreciated

We are grateful for your ongoing support. We sincerely appreciate your patience as we've figured out how to best serve you under these new circumstances. We are thankful for your kind words to our employees, and for helping us to keep people safe by banking remotely whenever possible.

We are here for you

We're working hard to support you too. We're waiving fees to make it easier for you to bank online. We've increased our contact centre support to help you over the phone. We're offering payment deferral programs to help you manage your finances, and we're working with you on an individualized basis to develop plans specific to your personal situations. We are keeping our website updated with regular communications so that you can find the most current information whenever you need it. Recently we welcomed an announcement from our credit card partner (Collabria) of a reduced interest rate of 10.9% for cardholders impacted by COVID-19. Visit the Collabria website for more information.

You make a difference

Over the past few weeks we have been working closely with community partners to determine the greatest needs in our communities. As a result of these consultations we have donated \$25,000 on behalf of our members to local services and programs including Foodbanks, Farmers' Market Nutritional Coupon Programs, Food Box Programs and a Resiliency Fund. Your gifts will provide aid to our most vulnerable populations as this crisis continues.

You can help

You can help keep yourself and our employees healthy (and our branches open) by banking online or by phone whenever possible. For members who qualify for emergency government support you can now set your account up to receive direct deposits from the CRA. This will enable you to get your emergency government support as quickly as possible.

Life looks a lot different today than it did just a month ago. In these challenging times we will continue to support and empower you every way we can. Thank you for being part of our First Credit Union community.



Linda Bowyer, President and CEO