

Members Choice Credit Union places a high priority on the health and safety of our members, employees and the communities that we serve. In response to information from the Centers for Disease Control regarding the current COVID-19 pandemic, we are taking steps to minimize the risks of possible exposure to the virus while ensuring that we can continue to serve you with the least amount of disruption. Our Health and Safety Policy can be found at the end of this communication.

## As of 9/21/20 we will be easing restrictions to lobby access. Below is an outline of operational changes put in place in response to COVID-19.

We encourage you to use the contactless channels of service offered by the credit union mentioned below. We also encourage you to continue to utilize the drive-thru for cash/check transactions.

If you prefer to be served in person, you will be allowed to enter the lobby for cash/check transactions and for money orders, cash advances, and cashier's checks. However, you will be asked to wait outside if there is not enough space for proper social distancing.

We are not requiring you to wear a mask to enter the lobby if you are able to maintain a separation of six feet or more between yourself and others or if there is a plexiglass shield between you and others. We will allow masks to be worn but we may ask you to pull your mask aside for identification.

For additional information and updates about COVID-19, get the latest report from the Centers for Disease Control or your local health department website.

### How can we serve you with the least amount of exposure risk?

Even though our branches currently remain open, we have options for you to access your accounts and to conduct your business without coming into physical contact with anyone. Contactless account information and transactions are available via:

- Digital apps Download to Apple or Android phones (includes remote check deposit)
- Digital desktop Go to choicefcu.com and click on the Online Banking link.
- Telephone Express Call 254-776-6581 or 800-283-7139 for automated account access 24/7/365.
- Call Center Call 254-776-7070 or 800-283-5343, Monday-Friday from 9:00 AM to 5:00 PM & Saturday from 9:00 AM to 12:00 PM to speak live with a representative.
- ATMs Click on the "About Us" link at the bottom of the choicefcu.com webpage, then select "Locations" on the left menu bar, to find all ATM locations under the "ATMs" tab.
- Drive-Thrus At each branch location.

#### **Beware of Scams**

At times like this, it is not uncommon for thieves to take advantage of people's fear and distraction. Please be on the lookout for suspicious emails and text messages. Never click on a link directly in an email; instead, visit the website by typing in the domain or googling the company. Avoid opening suspicious attachments, as these could contain a computer virus and put your personal information at risk. Delete any email or text message that comes from a number, email address, or business you do not know.

### **Texas Department of State Health Services – Health Protocols Checklist**

Anyone who has any of the following new or worsening signs or symptoms of possible COVID-19 **MUST** stay home and should contact a medical professional.

- Cough
- Shortness of breath or difficulty breathing
- Chills
- Repeated shaking with chills
- Muscle pain
- Headache
- Sore throat
- Loss of taste or smell
- Diarrhea
- Feeling feverish or a measured temperature greater than or equal to 100.0 degrees Fahrenheit
- Known close contact with a person who is lab confirmed to have COVID-19

# To minimize risks to you and our employees, Members Choice Credit Union has developed and implemented a Health and Safety Policy as follows:

Members Choice of Central Texas Federal Credit Union Health and Safety Policy June 23, 2020

In accordance with the June 19, 2020 Order of the Mayor of the City of Waco Texas, Members Choice of Central Texas Federal Credit Union has developed and implemented a Health and Safety Policy to remain in place while the Order is in effect.

The Policy requirements apply to all employees, members, and visitors and are as follows:

- 1) Everyone entering a Members Choice facility is asked to follow the Centers for Disease Control (CDC) recommendations as outlined below:
  - a. Wash hands often with soap and water for at least 20 seconds or use an alcohol-based hand sanitizer with 60%-95% alcohol.
  - b. Avoid touching eyes, nose and mouth with unwashed hands.
  - c. Avoid close contact with people who are sick, even inside your home, and put distance between yourself and other people outside of your home.
  - d. Cover your mouth and nose with a cloth face cover when around others.
  - e. Coughs or sneezes should be covered with a tissue, then throw the tissue in a lined trash can.
  - f. Clean and disinfect frequently touched objects and surfaces with regular household products.

- g. If you are sick, you must stay home. Monitor your health for COVID-19 symptoms. Contact your medical professional if experiencing symptoms which include, but are not limited to, the following:
  - i. Fever or chills
  - ii. Cough
  - iii. Shortness of breath or difficulty breathing
  - iv. Fatigue
  - v. Muscle or body aches
  - vi. Headache
  - vii. New loss of taste or smell
  - viii. Sore throat
    - ix. Congestion or runny nose
    - x. Nausea or vomiting
    - xi. Diarrhea
- 2) The number of people allowed to occupy a Members Choice facility is being limited in order to maintain at least six feet of separation between individuals.
- 3) Parties of multiple persons are discouraged but allowed if necessary. All persons within a party allowed to enter must stay together.
- 4) Face coverings (which may include homemade masks, scarfs, bandanas, or handkerchiefs) are required whenever two or more persons 10 years of age and older are unable to maintain a separation of six feet or more or are not separated by a plexiglass shield. Therefore, everyone 10 years of age and older entering a Members Choice facility should have a face covering available and be prepared to use it when required by circumstance.
- 5) Individuals may be asked to pull aside face coverings for identification purposes, but only when there is six feet of separation between them and others or when they are separated from others in a space divided by a plexiglass shield.
- 6) In order to greatly reduce risks of COVID-19, everyone is encouraged to conduct business with Members Choice through the contactless channels available via:
  - a. Digital apps Download to Apple or Android phones (includes remote check deposit)
  - b. Digital desktop Go to choicefcu.com and click on the Online Banking link.
  - c. Telephone Express Call 254-776-6581 or 800-283-7139 for automated account access 24/7/365.
  - d. Call Center Call 254-776-7070 or 800-283-5343, Monday-Friday from 9:00 AM to 5:00 PM & Saturday from 9:00 AM to 12:00 PM to speak live with a representative.
  - e. ATMs ATMs are located at each branch office. You may also click on the "About Us" link at the bottom of the choicefcu.com webpage, then select "Locations" on the left menu bar, to find other ATM locations under the "ATMs" tab.
  - f. Drive-Thrus At each branch location.