

# COVID-19:

## We're all in this together. Be safe.

### Question and answers for Credit Unions re: Covid-19

Last updated: March 20, 2020

#### Q&A

##### **How are you communicating with members?**

We are reaching out to members by phone, email, our website, and through social channels. Our focus is continuing to meet their banking needs while helping ensure the health and well-being of our staff, members and the communities we serve. Members are encouraged to take advantage of convenient options like online, mobile, and telephone banking. Additional Information is posted on our website including how members can get set up for the option that works best for them. You can also contact us at [progressivecu@progressivecu.nb.ca](mailto:progressivecu@progressivecu.nb.ca).

##### **What are you doing to help protect employees and members from the COVID-19 virus?**

Our branch is cleaned on a regular basis; however, we have implemented additional measures such as:

- Deep cleaning every day including sanitizing door handles, ATMs, reception area
- Hand sanitizer is available for staff and members
- Special branch hours to protect members who may be more vulnerable to the COVID-19 virus have been implemented:

##### **Fredericton & Woodstock Branches** – Commencing March 23<sup>rd</sup> until further notice:

- Only two members will be allowed in at a time
- 10 AM – 11 AM – Commercial Coin & Cash Orders – must be preordered and pick up is available.
- 11 AM – 2 PM – Open for – Cheque cashing, deposits, withdrawals, bill payments, debit cards and on-line banking set up.
- Lending – via telephone or on-line request – please contact us at [progressivecu@progressivecu.nb.ca](mailto:progressivecu@progressivecu.nb.ca).

##### **Centreville Branch:** March 23<sup>rd</sup> – March 26<sup>th</sup>

- 12 PM – 1 PM – No Cash Service – Debit Card and On-Line Banking Set up Only

##### **Starting on Friday, March 27<sup>th</sup>:**

- Same hours as Fredericton and Woodstock branches above.

### **How will I access my banking services if I can't come into the branch?**

We have several convenient ways for you to access your banking services other than in-branch:

- Online through MemberDirect link on our website at [www.progressivecu.nb.ca](http://www.progressivecu.nb.ca)
- Through your Smartphone using our mobile app which can be downloaded through the Apple App Store or Play Store for Android Devices by searching Progressive Credit Union.
- Telephone banking **1.800.963.4848**
- Other by contacting us at: [progressivecu@progressivecu.nb.ca](mailto:progressivecu@progressivecu.nb.ca)

If you aren't set up for online, mobile, or telephone banking, we'd be happy to help you with that.

### **What if I don't have a computer or smartphone?**

Telephone banking is an easy and convenient option. You can check account balances, pay bills and transfer money. If you haven't used it before, we'd be happy to help you set it up.

### **How will I get cash or make deposits?**

You can withdraw/deposit money through our ATM or get cash back when doing your grocery shopping. If you have the option, we'd also encourage you to consider using your banking card, credit card and tap options. This requires less contact and avoids having to keep significant sums of money on hand.

### **How will you notify members if your branch(es) change hours or are temporarily closed?**

We will post messages on our website, social media channels and at the entrance of those branches. We will also include information on how we will continue to meet members' banking needs.

### **What are employees doing when it comes to handling money?**

Handling money, identification and related documents is common practice in our credit union. To help ensure the health and safety of our staff and members, we are washing our hands frequently and thoroughly. In addition, between transactions, staff are using hand sanitizers.

### **How do I sell or buy USD if I can't go into the branch?**

During this time, members can call the branch and we'll be happy to help them complete this type of transaction. We will be following required identification verification procedures so please ensure you have this information on hand when you call.

Additionally at our Centreville and Woodstock branches you can withdraw funds from your Canadian Dollar account in US Dollars at our ATM's.

### **Is the credit union still supporting members who are in the midst of buying/selling/renovating a home?**

Yes. We will work with you to complete these transactions.

### **I have a member card, but I don't remember the PIN. Can you help?**

Yes. Please contact us at 458-9145 or via email at [progressivecu@progressivecu.nb.ca](mailto:progressivecu@progressivecu.nb.ca) and we'll help you reset your PIN.

### **I don't have a debit card and some businesses are no longer accepting cash. Can you help?**

Yes. We can provide you with our credit union's debit card so you can easily and safely make purchases. Please contact us at 458-9145 or via email at [progressivecu@progressivecu.nb.ca](mailto:progressivecu@progressivecu.nb.ca) and we can make arrangements to provide you with a debit card.

### **Why are staff not wearing masks?**

Public health officials, including the World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC) do not recommend facemasks for anyone who is not displaying symptoms of COVID-19. Masks are not an effective measure at reducing exposure and are only effective at reducing transmission when worn by an infected person.

### **Will you be asking members who are wearing medical masks to remove them upon entering a branch?**

No. We understand that individuals who are more vulnerable to COVID-19, or are concerned about becoming infected, may choose to wear a medical mask. If an employee is uncertain of a members' identity or is unable to confirm their identity in accordance with our legal responsibility as a regulated financial institution, we may ask the member to temporarily lift their mask so their identity can be confirmed.

### **What is social distancing?**

Social distancing is considered to be one of the most important measures to slow down the exposure and spread of the virus. This means taking measures to minimize close contact with others as well as reducing the overall number of people we come into contact with. To protect the well-being of our members, staff and community, we are practicing the following:

- Keeping a minimum of two metres distance between staff and visitors
- Limiting the number of visitors to each branch during open hours
- Holding member meetings by phone
- Greeting people with a smile instead of a handshake
- Postponing our AGM

### **How can members do their banking if they are avoiding public places?**

Members have several convenient ways to access their banking services when, where and how they want:

- Online through MemberDirect [www.progressivecu.nb.ca](http://www.progressivecu.nb.ca)
- Through your Smartphone using our mobile app which can be downloaded by search Progressive Credit Union on the iPhone App Store or the Android Play Store
- Telephone banking **1.800.963.4848**
- Contact us for support at [progressivecu@progressivecu.nb.ca](mailto:progressivecu@progressivecu.nb.ca)

### **Is the credit union doing anything to help members who are experiencing financial difficulties as a result of COVID-19?**

Yes, we will be making additional announcements soon. If you have a situation which you would like to discuss please contact us at [progressivecu@progressivecu.nb.ca](mailto:progressivecu@progressivecu.nb.ca) or 458-9145.

### **What do I do to protect my investments with the market slowdown due to COVID-19?**

Many Canadians are concerned about their investment portfolio in light of market uncertainty related to COVID-19. This is a global pandemic impacting investors all over the world. Each investor's situation is unique. Depending on your portfolio, risk appetite and stage in life, we recommend that you book an appointment with your advisor to assess your specific situation.