

# We're Here

for

# YOU

**Williamston, SC** – Upstate Federal Credit Union has served the various communities of Anderson and Abbeville Counties for over 50 years. In this time of uncertainty regarding Coronavirus (COVID-19), financial institutions have been categorized as 'essential business'. This allows us to remain OPEN and we are proud to continue providing the same level of excellent member service that you've come to expect from us over the years. We'd like to take this opportunity to update you on our increased efforts to keep our employees, members, and community safe during this time.

It is extremely important to us that our members know we are still here to serve them. We are still running at full service in order to meet the financial needs for everyone throughout our hometown that depends on Upstate Federal Credit Union.

**Our lobby remains open by appointment only.** While we continue offering full service to our members, it is critical for us to ensure that we are offering an environment where our employees can feel safe working and members can feel safe walking in the door. For this reason, lobby access is by appointment only. During this time, we are taking every precaution necessary to provide freshly cleaned and sanitized surfaces in all of our buildings. We are cleaning and re-sanitizing after every office appointment. We are taking these extra safety measures out of necessary precaution for our community and it's well-being. We consider it an honor and a privilege that people throughout Anderson and Abbeville Counties choose us every single day for their financial needs, and we are focused on continuing to meet their expectations during this time.

**Our drive-thru remains open as normal.** Our employees are utilizing gloves and recommended sanitation supplies to make sure they remain safe while they work. The work stations inside are cleaned and sanitized multiple times throughout the day. Our drive-thru equipment is also

cleaned throughout the day to make sure we are doing our part to help contain any unnecessary spread.

**Our digital channels are always open.** We encourage all of our members to utilize our wide array of digital services during this time. We recently launched online account and loan applications as well as online banking chat. Our members can always deposit checks via mobile deposit on our app and our members can access over 30,000 ATMs nationwide, free of charge.

**We are offering 30-day loan extensions.** We understand that many of you will be financially impacted due to this virus, whether it be from loss of work or the lack of childcare options. This has created a heavy strain on our community. Upstate Federal Credit Union is focused on helping our members alleviate the burden of worry as much as possible. To that extent, if you or anybody you know has a loan with Upstate Federal Credit Union and has been financially impacted by the Coronavirus, we are allowing 30-day extensions on all loan types that our members may have. This will not be done automatically so please contact your nearest branch location to start the process.

**We are waiving Courtesy Pay fees on transactions under \$30.** We are people just like you. We understand the need for essential grocery store items and gas. Our goal is for our members to be able to use their debit cards without the worry of another charge being added on. Also, we love our members and our members love us. We trust our members to correct any negative balances that may accrue on actual charges when life gets back to normal.

If you would like more information about how Upstate Federal Credit Union is continuing to serve, while keeping our members and employees safe during this time, please reach out to any of our branch locations. Our employees are coming to work every day eager to help the people of their community. We understand this situation is unique and changing by the day, and you have our promise that Upstate Federal Credit Union remains committed to serving the communities of Anderson & Abbeville County with excellence.

Upstate Federal Credit Union is insured by the National Credit Union Administration (NCUA) and all shares are insured up to \$250,000 per individual depositor. The NCUA is an independent agency that administers the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF is a federal insurance fund backed by the full faith and credit of the United States government.



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