



March 23, 2020

Dear Valued Members,

As you may be aware, “social distancing” and “self-isolation” are no longer suggestions for Nova Scotians. They are mandatory. Premier Stephen McNeil declared a provincial state of emergency March 22, 2020, which is the latest move by the government to try to slow the progress of the COVID-19 pandemic. As our response continues to evolve, I wanted to update you on some of the new initiatives we are undertaking.

Providing needed financial support

We know that some of you may be thinking about how you are going to make ends meet. To help, we’re announcing a pandemic payment relief program that includes a payment deferral program for up to six months. This includes mortgages and other loans for both our personal and commercial members. We are doing this to support our members who may be negatively impacted or facing financial uncertainty or vulnerability from the fallout of COVID-19.

We are developing a simplified process to deal with your requests. To allow us to efficiently meet your needs, please contact your home branch.

We are making changes to the ways we serve you

In these quickly changing times, we are working to serve your financial needs while aligning with provincial health authorities to also safe-guard the health and wellbeing of our staff, our members, and our communities. We have been following, and will continue to follow, the advice from our federal and provincial health officials and to comply we will be making temporary changes to the way we serve our members by doing more by phone, by e-mail, with on-line banking, and at our ATM’s, and doing less in our physical branches. As part of this initiative, we will be maintaining our staffing at the maximum level possible to be available to answer your calls.

Last week we temporarily reduced the hours were open to the public. This week we are temporarily reducing the “teller” services at some branches, as well as limiting the number of people in our branches at one time.

Effective Tuesday, March 24, 2020

Greenwood, Cambridge and New Minas Locations

- These three branches remain open to members from 11:00 AM– 3:00 PM, Monday to Friday.
- This Friday, March 27th, these branches will open extended hours for seniors-only access from 10:00 -11:00AM and 3:00-4:00PM.
- During all open hours, we will be limiting access to just four members at a time for in-person teller service.
- Our ATM's will be available 24/7 for deposits, withdrawals, transfers, and other services.

Hantsport, Canning, Middleton, Bridgetown, and Commercial Banking Centre Locations

- In-person services remain available in these four branches by appointment only. We will be vigilant about physical distancing and will not be open to the public, discontinuing "teller" service.
- Staff will remain available to assist you by phone and email and will ensure ATM availability. On-line, telephone, and mobile banking are strongly encouraged.
- Access to safety deposit boxes will be by appointment between 11:00AM – 3:00PM.

For those who are visiting our branches, be assured that we have significantly increased cleaning efforts. Also, please don't be surprised if our staff ask you if you are feeling sick or have travelled outside of the province. During these unprecedented times, these are important questions to make sure we are doing our part to keep both our staff and our members healthy.

If you are feeling sick or have travelled outside of the province within the past 14 days, we ask you to not come into our branches. We understand this will be a very stressful time for you and your family, so we invite you to call us. We are here to help and be of service. We continue to closely follow developments and monitor the latest advice from our provincial and federal health agencies. We are reviewing and updating our actions and plans as needed to respond to this evolving situation and are in constant contact with our partner Credit Unions to support new actions.

As the COVID-19 situation continues to evolve, we must all do our part to help slow down the spread of the virus. We will continue to provide you with regular updates on how we're responding, and what we are doing to support you through these challenging times; please see www.valleycreditunion.com, or follow us on Facebook or Twitter.



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