

CFCU is Here to Help

We know that many of our members may experience financial hardships and we are here to help. CFCU was founded on people helping people and we continue to practice this every day. The physical and financial health of our members, employees and community will always be our top priority.

Experiencing Financial Challenges due to COVID-19?

Mortgages or Home Equity Loans

If you are experiencing a financial hardship, we encourage you to complete an application for assistance. You can find the application under the "How We Can Help" tab at mycfcu.com/COVID-19.

Fee Reversal Requests¹

CFCU is committed to eliminating the following fees to any individual who can demonstrate financial hardship from COVID-19:

- overdraft fees
- credit card late payment fees

¹CFCU staff will accept either an oral or written request for refund, accompanied by a statement qualifying a financial hardship resulting from COVID-19. CFCU owned ATMs and ATMs within the AllPoint network remain surcharge free for all members. All fee reversals are valid through 4/20/20 and subject to approval.

Skip-a-Pay Program²

With this program, an eligible member can defer a CFCU loan payment. This program is not new, but we have expanded our eligibility requirements and waived the fee. Learn more and make a skip request at mycfcu.com/skip

²Member must have an eligible loan type, complete a request form, and be approved to participate in the "Skip-a-Pay Program". Interest on the loan will continue to accrue. Program fees are temporarily waived until 4/30/20.

Fees Waived

We are waiving the following fees associated with banking remotely: Phone transfers, Loan payments by card or ACH, Cash advances over the phone or online.

If you need any of these documents in paper form, you may pick them up at our drive-thrus or call us and we will be happy to mail them to you.

Bank from the Comfort and Safety of Home

CFCU's Digital Banking makes it easy for members to conduct a majority of their banking needs from home. Give us a call if you need help setting up or navigating our Digital Banking Services. Learn more at mycfcu.com/digital

CONTACT US with any questions or concerns

607-257-8500 or 800-428-8340

contactus@mycfcu.com



As low as
2.90% APR
12 - 36 month terms
Up to 90 days for 1st payment

APPLY ONLINE
no need to come to the branch
CLICK mycfcu.com/PersonalLoan

APR=Annual Percentage Rate. 2.90% APR is as low as and valid through 04/30/2020. All loans subject to approval. Actual rate determined by credit score and loan term. Credit scores are determined by the Credit Reporting Agency. Interest accrual begins on date of contract. Maximum loan amount of \$5,000. Federally Insured by NCUA.

Payment Example: For a \$5,000 personal loan with a term of 36 months at 2.90% APR, the monthly payment will be \$145.20.

Protect Yourself from Scammers

Be wary of emails claiming to be from the CDC or World Health Organization, offers for products claiming to treat the Coronavirus disease, and charities or crowdfunding sites. Learn more from the FTC about what to watch out for. Also, remember CFCU will never contact a member electronically to obtain personal information. If you receive this type of communication, please contact us immediately to report it.



ANNUAL MEETING UPDATE

Given these unprecedented circumstances, we are opting to cancel this year's annual membership meeting. Based upon approval of our board of directors, in lieu of holding the meeting originally scheduled for April, we will be making our annual report and other meeting information available to you soon. Please stay tuned for more details!

Follow Us on Social Media

In an effort to boost community wellness, CFCU has started a series of uplifting posts. Including fun ideas for while you are at home and some general positive vibes. Share your positive news with the us and the community and spread some good!

