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Dear Members

As situations and circumstances continue to evolve daily around the coronavirus COVID-19 crisis, we know members have many questions regarding the pandemic, particularly around staffing, branch closures, and member impact mitigations. We have been very busy with staffing re-assignments and making sure that our staff is healthy when they arrive for work. We are also being cognizant of social distancing and taking extra precautions by restricting the number of members entering our facilities for everyone’s safety.

We want to assure you our management team has been in contact and continues to be in contact with our regulators/insurers—including the NCUA, CA State DBO, and County Health Officials to try to get answers to many questions. We are also monitoring legislative changes and government orders at both the State and Federal levels.

Certainly, our number one concern is for the health and safety of our credit union staff and credit union members. As we learn more, and obtain answers to many of your questions, we will provide updates using our e-mail channels. If you are not receiving any of our information, please call our Call Center to provide your current e-mail contact information.

**What we are busy doing:**

We are releasing our **Skip-Payment** program for our consumer loans for members that have been temporarily furloughed or dismissed from their job. The forms required for this are available on the website, and we will require proof from your employer of your job status. Our Credit Card program will provide the Skip Payment service automatically, and at your option, you may choose to make a payment if you wish starting with the April payments.

As many of you know our elected leaders are requesting that Credit Unions provide assistance with members that need help with their **Mortgage Payments**. We have been busy reviewing the Government Real-Estate regulations that would allow us to make changes to these contracts with the least amount of red tape. We will be rolling out a program within the next few days. Please call us if you need to discuss this service in detail.

We are also offering a **small loan** to help members get by until the Federal Government sends out the economic help that they have been promising. The **“Flatten the Curve Loan”** is designed to assist with immediate needs that many of us are experiencing.

Our **CO-OP ATM Network is a Surcharge Free** Network and you may utilize these services surcharge free with 28,000 locations to serve you for both deposits and withdrawals. For the nearest location visit the ATM Locator that is listed on our website. We are also waiving our ATM minimum use fees during this time along with early penalty withdrawals to help member access their funds. Mobile Banking with the Remote Deposit feature is another way to deposit checks remotely. Check our website for adding the Mobile Banking or Remote Deposit services.

Thank you for your patience during these very difficult and uncertain times and stay safe.

From all of us at PCCU