

Dear Members,

Although we have been vigilantly monitoring the latest news about the COVID-19 Coronavirus, we wanted to take a moment to alleviate any concerns you may have, regarding Ulster Federal Credit Union's efforts to reduce the spread of the virus within our lobbies.

We have discussed the symptoms, transmission and prevention of the virus with our staff and requested that if employees feel ill, they stay home. We have shared tips on avoiding people who are sick, proper hand-washing techniques, avoiding unnecessary contact, made hand sanitizer available in all of our lobbies, and we wipe surfaces and pens several times a day using disinfecting wipes.

If you are not feeling well, we are able to assist you with most transactions by phone, or you can use Bill Payer or Online Banking to complete transactions electronically, making it safer, easier, and more convenient for you to access funds and perform most banking transactions. If you need assistance, or have questions about Online Banking, you can contact our staff by phone.

We have a continuity plan that is designed to provide you with services without interruption, and we will continue to monitor and improve our action plan, based upon the most up to date guidance from the Centers for Disease Control.

We do not expect a material impact on our service to you as a result of the Coronavirus pandemic, but we are doing everything we can to make sure you are confident that we will be here to help you, when you need us most.

Please feel free to contact us at (845)339-5544, or toll free at (800)847-4283, with questions or concerns, or to find out about your banking options and how to gain access to your funds.

Thank you for being a member of the credit union, *Where People are Worth More Than Money*. Take care of yourselves and stay healthy.

Sincerely,

S. Querton

William J Querbes President/CEO

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