



February 18, 2020

As I sure each of you are aware, the news regarding COVID-19 (Coronavirus) is changing rapidly in our beloved Central Valley. I want to you to know that our primary goal is the safety of our members, our staff and families. Leveraging the guidance from the Center for Disease Control and our Federal, State and local governments, we want to provide you on the following important current updates:

### **We Remain Open and Ready to Serve**

Our line of business is classified as an “essential business” – this means we cannot close our doors like restaurants and other retail. We provide a key service to our members and community, which includes a component of ensuring safety and soundness.

### **Digital Services & Automated Services**

For your safety and that of our staff, when possible we would encourage you to use our digital services available to you 24/7.

- ValleyLine, Online & Mobile Banking
  - Valley Line – 24/7 access to your accounts | (800) 266-8328. Access your accounts to complete transactions such as: Balance Inquiries, Transfers, Withdrawals, History Inquiries, Activate New Card, Lost Stolen Card
- Online Banking - Visit <https://www.valleyfirstcu.org> and to complete most regular banking transactions, loan and account applications, check deposits, bill pay and many other banking needs.
- Mobile Banking – Download our app and enjoy all the same features as our online banking. Click on the links below to download our VFCU Mobile Banking App.
  - iPhone
  - Android

### **Our Branches**

All our offices and branches are open and following the advice provided by the CDC, including supplying hand sanitizer and anti-microbial soaps, with extra cleaning efforts at all locations and ATMs. If the status of our branch availability should change, we'll provide continuing updates on our website.

- Starting Wednesday, 3/18, our Oakdale and Fresno Shaw branches will offer drive-up and ATM services only until further notice. Additional services are available online.
- All Other Branches will be open as normal. Please note, to protect the health of members and staff, we will be limiting the number of people inside the branch in accordance with the social spacing guidance provided by the CDC.
- Some services such as account opening, and loan application may be limited depending upon staff availability and member needs.
- Valley First earlier this month Increased the frequency of our already stringent sanitation standards, including implementing additional cleaning procedures in our branches and ATM's.

**We are here to help you, our member.**

- No-Fee Skip-A-Payment Available
  - 24/7 access for processing Skip-A-Payment is available within Online & Mobile Banking. Simply log into Online or Mobile Banking, select Services, Skip-A-Payment and complete the online form.
  
- Emergency Relief Personal Loan *Coming Soon*
  - Valley First will soon offer an Emergency Personal Loan to help members with unexpected financial needs. More details will be available soon.
  
- Stay Secure & Avoid Phishing Scams
  - No Valley First employee will ever call you and ask for your personal and/or account information. Authorities are alerting consumers to beware of scams related to COVID-19/coronavirus. Examples range from criminals posing as World Health Organization officials conducting phone and phishing scams, to identity thieves harvesting credit card and other information on websites purportedly selling safety items.

**How to Stay connected with US**

In addition to our website, we invite you to follow our social media channels regularly for updates. You can follow us on Facebook, Instagram, Twitter, and LinkedIn.

**Call Center availability for questions or concerns | (877) 549-4567**

- Monday – Friday 8:00am – 6:00pm | Saturday 9:00am – 1:00pm

In these unprecedented times, we want to make it clear that Valley First Credit Union is here to help you.

Warm Regards,

Kathryn J. Davis  
President & CEO