



March 23, 2020

Help for Retail and Business Members – COVID-19

As this community's credit union, we are committed to helping our members through any and all situations that may arise. Through recessions, industry shifts, flooding and even a global pandemic, since our 1949 inception, a main goal of ours has been to minimize any financial burden or stress brought on by these external, unavoidable, and serious situations. Providing support to our retail and business members who are facing financial challenges as a result of the impacts of the COVID-19 pandemic is now our top priority.

Payment Deferrals and Alterations

Each member situation is different. We are here to support our members' needs on an individual basis. This includes loan and mortgage payment deferral or reduced payment options, to provide payment relief during this unprecedented time. This is available to both retail and business members.

Members in need will have access to a gfcu Account Manager, who will review each specific situation, and will identify the best options for each member's unique position. There is no one size fits all, headline style solution for this.

Members can contact us through the online banking "contact us" option (found in the top right corner of the screen when logged into online banking), by email at info@gfcu.com, or by phone at 250-442-5511. We understand the need is urgent for many, and will do our part to respond as quickly as we possibly can.

We will follow-up with all inquiries for loan and mortgage payment deferrals, or payment alterations, and any other banking support or questions, while we navigate through the coming weeks and months. We will take this opportunity to ensure members have full awareness of all online and digital banking options available.

The goal is to give members peace of mind knowing that we have their back – that they will have access to the funds they need in supporting themselves and their families. We'd like to thank our members in advance for their support and understanding of everyone's effort in this current situation – one that absolutely requires collaboration. It is times like these, that we can demonstrate the advantage of a member-owned financial cooperative – in other words, your community credit union.

Sincerely

A handwritten signature in black ink, appearing to read "Becky Clements".

Becky Clements - CEO