

**March 18, 2020**



Dear Members,

As situations continue to change on nearly a daily, if not sometimes hourly, basis around all we have to plan for around the COVID-19 (coronavirus) situation, we want to assure you that Carpenters Credit Union is taking all necessary precautions to keep our staff and our members as safe and healthy as possible, while still being your reliable, service-focused financial institution.

### **First & Foremost, Your Credit Union is Still Safe, Sound, and Solid**

Carpenters Credit Union is in a strong position to handle this pandemic as we help our staff and members during this difficult time. We are well-capitalized, and your deposits remain insured up to \$250,000 by the National Credit Union Administration (NCUA).

As a reminder, we are a not-for-profit, financial cooperative that is stronger when we all work together. That means the deposits we have at the Credit Union allow us to lend to others, and the loan payments we receive allow us to pay dividends on member deposits. So, the saying, "We're all in this together" really takes on a true, literal meaning. And because we are, and will remain a safe, sound, and solid financial institution, you don't have to remove your deposits or refinance your loans from us. Your money is, and will continue to be, safe here. And in fact, the more you deposit and get loans from us, the better we'll all be because of the cooperative nature of Carpenters Credit Union.

### **How to Continue to Bank with Carpenters**

As we all begin to practice social-distancing, we want to inform and remind you of all the ways you can conduct your Carpenters banking needs without having to come directly into close contact with someone.

#### **Easy Access to Your Accounts Online & On Your Phone**

Safely and conveniently manage your finances anytime, anywhere, on any device with Carpenters' variety of online and mobile banking options.

##### Online Banking & Bill Pay

- Check balances & transaction history
- Transfer money
- Pay bills
- Access eStatements
- Set up alerts
- Set up recurring payments
- Set up alerts when bills are due
- Manage your debit card
- Customize payees
- Set up transfers

##### Mobile Banking

- Our Mobile App allows you to access your accounts, make transfers, pay bills, deposit checks and more.
- Control your Debit Card with our **NEW Carpenters CU +Smart Card App!**
  - » Turn your card on/off so it can only be used when you need it
  - » Set alerts on purchases so you can be notified of any potentially fraudulent activity
  - » Limit where purchases can be made so you can have more control
  - » Download the app today from the [Google Play](#) or [App Store!](#)

### Telephone Banking

- Call 24-Automated Phone Banking allows you to access your Carpenters Credit Union accounts, make transfers or withdrawals and more, by using easy-to-follow voice prompts.
  - » Local#651-287-0904
  - » Outside Metro#1-800-798-0904
- Call in during our normal business hours to chat with one of our account representatives, and they will be happy to help you with all your banking needs.

### Get Cash at any MoneyPass ATM

With our MoneyPass network you have access to over 33,000 surcharge-free ATMs nationwide. You can also access your funds surcharge-free at participating retailers using the debit cash back option during the checkout process. [Click here to find a MoneyPass ATM near you.](#)

### Use Virtual Options for Loans & Other Documents

Carpenters Credit Union has several virtual options to allow our members to still apply for loans, open accounts and sign important paperwork.

- » Apply for nearly any loan via our website: [www.myCarpentersCU.org](http://www.myCarpentersCU.org)
- » Utilize eSignature to sign important documents
- » Scan/email paperwork to us at [Memberservices@myCarpentersCU.org](mailto:Memberservices@myCarpentersCU.org)
- » Give us a call at (651) 646-8827 or (888) 815-8827
- » We'll work with you to get creative!

If you have questions, concerns or need any assistance, please don't hesitate to [contact us](#) as we are here to help you in any way we can.

We value your membership and together, we will work to maintain a healthy environment to support your financial needs. We wish you and your families well during this time.

In Solidarity,  
**Kimberly Waite**, CEO

[www.myCarpentersCU.org](http://www.myCarpentersCU.org) • [Memberservices@myCarpentersCU.org](mailto:Memberservices@myCarpentersCU.org)  
(651) 646-8827 • (888) 815-8827