

March 16, 2020

Dear Power Financial Credit Union Family:

As we all continue to stay abreast of the latest developments surrounding the coronavirus (COVID-19), we want you to know that we are here to help you navigate your finances through this time of uncertainty. We are committed to being responsive to the needs of our members and employees as this situation evolves.

The economic impacts of COVID-19 are already placing a strain on the financial markets. Rest assured that we are well prepared and have the financial strength for what could become a roller coaster ride economy. We are prepared to support our members who may feel the ripple effects of this virus.

To help you, our family, we feel the following is the right thing to do to provide you peace of mind:

- Extend the grace days for late fee charges by an additional fifteen days for any payments due between March 16 and April 30, so late fees are not assessed due to the challenges we are all dealing with.
- Waive or refund overdraft, ATM and shared branching fees from March 16 until April 30.

We also understand that there may be circumstances where members find themselves facing financial hardships. We are here to help, and encourage members who may be impacted by COVID-19 to reach out to us to discuss how we may be of assistance.

We ask that you remain vigilant as criminals take advantage of uncertainty and emergency situations to continue to perpetrate fraud. Remember, we will never ask you to share personal information via email, text or phone and ask you for things like credit card or debit card numbers, Personal Identification Number, etc. When in doubt, please call us directly at 800.548.5465 to confirm suspicious communications or requests.

The health and well-being of our members, employees and their families is our top priority. We will continue to closely monitor the situation, evaluate further measures and activate additional phases of our Business Continuity Plan's, "Pandemic Policy", to support our members and communities as needs arise.

At Power Financial Credit Union We hear you, we respect you and we will help you.

Sincerely,



Allan Prindle
President/CEO