



Dear Member,

I would like to provide you an update on our continued efforts to combat the spread of COVID-19 (coronavirus). As always, the health and well-being of our members, community, and employees remain our highest priority. We will continue to use the information provided by the Centers for Disease Control and Prevention (CDC), World Health Organization, and local public health departments to guide our decisions. Our goal is to continue to provide excellent member service while ensuring the health and safety of our employees.

As much as we love seeing our members, we must continue handling business a bit differently to protect the health of everyone. While our drive-thru service will remain open and ready to serve you, our branch lobbies will be closed. If you feel you need access to your branch lobby, please call us at [502-968-3681](tel:502-968-3681) or [800-626-2870](tel:800-626-2870) and we will be more than happy to discuss your needs. Fortunately, we have many electronic services that allow you to view account information, deposit checks, pay bills, and more from your home or mobile devices, 24 hours a day, 7 days a week. We will resume regular lobby hours when the recommendations of health officials indicate the virus is declining and it is appropriate to reopen. Until then, our employees with remote access are working from home. Those working in the branches and at our headquarters are operating in a sterilized, safe environment, and we are taking all precautions to protect them.

Please take the necessary precautions recommended by the CDC and wash your hands with soap for 20 seconds, avoid touching your face, and stay home if you are not feeling well.

In the meantime, the following digital banking services are available to assist your financial needs while maintaining safe social distancing:

- **Online Banking**– Access to your funds is available 24/7 when banking from your computer. To register, click [here](#) and select the word “Login” (or the person icon if you are on a mobile device) then select the phrase “Sign Up” to start the process.
- **Mobile App**– On our app, you can check account balances, review transactions, deposit checks, apply for a loan, pay your bills, or text us directly. Visit our [website](#) to learn more.
 - Download for Apple [iPhone](#)
 - Download for Google [Android](#)

- **DIAL**– Our free easy-to-use bank-by-phone service, gives you access to your account information at any time. All you need is your member number and a DIAL access code.
 - Louisville local calling area: [502-969-6995](tel:502-969-6995)
 - Outside Louisville local calling areas: [800-527-3425](tel:800-527-3425)
- Follow the prompts to listen to your account balances, transfer funds, and more. If you'd prefer a more direct route to the information you need, select expert mode from the prompts and click [here](#) for a list of service codes. To obtain your DIAL access code just give us a call [800-626-2870](tel:800-626-2870).
- **ATM**– You can make a withdrawal, check your balance, or transfer funds at our ATM locations. Find the nearest ATM to you, click [here](#).
- **ITM**– An Interactive Teller Machine (ITM) offers the convenience of an ATM with the flexibility and service of a live, remote teller. Find the nearest ITM to you, click [here](#).

We also realize that during these uncertain times it can sometimes be hard to make ends meet. To provide some relief, we have updated our Skip-A-Month service to allow more members to skip an upcoming loan payment with no fee. You can request your loan payment be skipped within online banking, our mobile app, or by giving us a call.

Remember, this is a public health crisis not a financial one. We're here to help and are proud to continue serving our members even during these unforeseen times. If you are experiencing difficulty as a result of this situation, please contact us at [800-626-2870](tel:800-626-2870) to speak with one of our representatives about options that may be available.

Please stay safe and healthy.

Sincerely,

A handwritten signature in black ink, appearing to read "Jack Hall". The signature is fluid and cursive, with the first name "Jack" being larger and more prominent than the last name "Hall".