

March 18, 2020

HELPING MEMBERS NAVIGATE THROUGH THE COVID-19 PANDEMIC

I want to provide an assurance that Coastal Financial Credit Union has been taking the necessary steps to ensure disruptions to member service is minimized during these unprecedented times. We have an up to date Business Continuity Plan that we have implemented and tested successfully. Some areas covered in the plan include procedures to keep staff and members healthy and key personnel working securely from home using VPN ensuring the clearing of deposits and payments are processed. We have been pro-actively contacting members that do not have debit cards and online banking to ensure no interruption in accessing their funds, and a process for assisting members with requests for financial relief has been developed.

If you are experiencing financial hardship as a result of COVID-19, we will be offering up to 6 months relief on personal loans and mortgages, commercial loans and mortgages, and service charges. Please allow 2-3 business days for our staff to review the requests and contact you. The request for financial relief form can be found on the homepage of our web site: <u>www.coastalfinancial.ca</u>.

We view our relationship with our members as a partnership and we are committed to working together to get through this pandemic.

In cooperation, Rick Doucette, CEO

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