

The Coronavirus (COVID-19) has sparked economic fears as the outbreak hits the U.S. It's an uncertain time as the threat of an economic slowdown looms. New Horizons Credit Union maintains a Business Continuity Plan for these situations and is monitoring the Coronavirus news. We are committed to ensuring the safety of our members and our staff and are taking every reasonable precaution.

There are some measures, you, our members can do in conducting financial business to help protect yourself and services you should know about - just in case, such as:

- Enroll in free Direct Deposit for recurring income and Payroll Deduction to make loan payments and other deposits without having to stand in line at a branch.
- If your income is being affected due to business downturn, come to NHCU to refinance your high-interest debt from other financial institutions. We offer a Coronavirus Assistance Loan program details on <a href="https://www.newhcu.org">www.newhcu.org</a>.
- Enroll in our free Online & Mobile banking services and other electronic services to minimize your need to physically step into a branch or business for basic transactions.
- If you're experiencing increased healthcare costs, consider applying for our No Annual Fee, fixed rate Visa Credit Card or a Personal Loan to assist with payments. Apply online to avoid waiting in a branch.
- Remember, New Horizons Credit Union partners with GreenPath Financial Wellness to offer members free online and toll-free call Debt Counseling Resources. Visit <a href="NewHCU.org">NewHCU.org</a> for more information.
- And, above all, follow recommended health safety tips by the Center for Disease Control & Prevention.

As an organization whose mission is "Solutions for the Real World," New Horizons Credit Union is committed to offering solutions as best we can during these troubling times. This is why we are working hard to keep New Horizons Credit Union to maintain business as usual. Higher than normal transactions may cause delays in our branches, so we ask for your patience, and again – encourage the use of our electronic services.

New Horizons Credit Union promises to continue to promote safety and keep our members and staff informed and up-to-date. Please, visit our website at <a href="NewHCU.org">NewHCU.org</a> periodically for the most current information concerning our Coronavirus status and other Credit Union news.