



O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

PO Box 470 ▪ Monroe, NY 10949 ▪ Phone: (845)774-0831 ▪ Fax: (845)774-0835 ▪ www.orutilfcu.org

Important COVID-19 Credit Union Updates

- **8-5-20 Update: Continuing to Service Our Members**
- **3-20-20 Update: Updating Members on Our Services**
- **3-17-20 Update: Suspension of In-Person Transactions**
- **Tips to Watch for Potential Fraud Regarding COVID-19**



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Credit Union Update

Dated 8/5/2020

A special thank you to all our members for your continued patience and understanding these past several months as we all continue to deal with the COVID-19 pandemic.

As concerns around COVID-19 continue, ORUEFCU remains diligent in evaluating the latest information available at national and local levels to ensure the safety and well-being of our members and staff. OREUFCU is committed to help support your needs.

Below is important information about what you can expect from us as we slowly adjust our operations to maintain safety of members and staff while complying with both appropriate guidelines. We still need to maintain practices for social distancing and safety precautions, so thank you for reviewing the details below and helping us maintain a healthy environment.

We have continued to operate and are available via phone, e-mail and fax. Our goal is to assist our members as quickly as possible. We now have a mailbox drop which is located outside our office and we can accept check deposits and loan payments along with other credit union correspondence. We check the mailbox at least twice daily. **Please no cash.**

Members can continue to utilize home & mobile banking along with debit cards to access their accounts. We have numerous free ATM's throughout the Tri-State area. Links to find free ATM's ALLPOINT: <https://www.allpointnetwork.com/atm-locators.aspx?address=Zip%20Code>
MONEYPASS: <https://www.moneypass.com/>

And do not forget E-Deposit. If you would like to sign up, complete the E-deposit application and return to us and we will get you started: <http://www.orutilfcu.org/ps-svc-eservice.html>

Our office currently offers in person transactions by appointment only, including:

- Home Equity closings,
- Notary Services,
- Loan documentation that cannot be done digitally
- Cash deposits
- Cash withdrawals
- Check withdrawals

If you need one of these services, please call the office @ 845-774-0831 or e-mail us @ info@orutilfcu.org and we will make an appointment for you and provide you with further instructions. We kindly ask that if members do not feel well or are demonstrating any symptoms of COVID-19, please reschedule the appointment.

- Our office has portable plexiglass barriers at each counter and hand sanitizer is available for face-to-face appointments.
- Staff will wear masks or face coverings and we will require all members to wear masks or face coverings as well. We appreciate your understanding that without this precaution, we cannot offer you walk in service.
- If you are traveling to your appointment with others, please note that we can only allow two people (you and one other) into the lobby for your appointment.



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Throughout this process, we will rely on guidance offered by numerous agencies, including the Centers for Disease Control (CDC), the Equal Employment Opportunity Commission (EEOC) and analogous state agencies, the Department of Labor, the Occupational Safety and Health Administration (“OSHA”), and our State and local health officials. We will be mindful of the data available to ensure continually that we maintain safe environments.

Moving forward:

As your financial partner, we intend to maintain our course for future success, all the while ensuring the safety and soundness of the credit union.

Our staff continues to work on ways to improve the products and services we offer you and your families. We are grateful for the dedication of our staff Elyse, Seton, and Mark. We wish you good health and are here for you during these trying times.



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O & R Utilities Employees Credit Union Update

Dated 3/20/2020

We hope all of you and your families are doing well. As you know we have suspended in person transactions effective Friday, March 20, 2020 and we have taken some additional steps to aid you during his time.

- We have waived our fees when you use an ATM outside our surcharge free network. **If you need to increase your daily withdrawal limit, please contact us.**
- We will waive early withdrawal penalties on any certificate you have with us if you need to access some of the funds.
- We are increasing our daily limit on E-Deposit Service
- If you require assistance with a loan repayment or a new loan, we are here to help.

Also, with more and more restrictions going into place every day, it's time you took a few precautions to protect your personal finances. Here are some things to consider over the next few days to prepare yourself for any disruption to your financial situation or daily routine:

- **Get familiar with the Credit Union's e-Services:** You can stay on top of your finances by signing up for online banking and/or downloading the credit union's mobile app. Utilize E-Deposit to conveniently deposit checks. To sign up for E-Deposit service: www.orutilfcu.org/ps-svc-eservice.html
- **Automate payments or set up bill pay:** If you haven't already, consider automating the monthly payments for your utilities, internet, insurance, and any other regular bills. You should also set up online bill pay through the credit union.
- **Put that tax refund into your emergency fund:** Expecting that tax refund in the mail? Instead of spending it, consider putting it into an emergency fund that you can use as needed during this turbulent time. You can always move or invest it later.
- **Subscribe to ORUEFCU's emails:** As you read this, the Credit Union is planning to assist and serve you in the event things take a turn for the worse. Stay up-to-date on all your options by signing up to receive Credit Union emails <https://mailchi.mp/03c668383c84/oruefcu> and monitoring our website: www.orutilfcu.org
- **Scams:** Be on high-alert for coronavirus-related scams! In particular, the Federal Trade Commission is [warning consumers](#) to be wary of phony emails and calls from coronavirus-related companies and charities. In addition to never giving any money to these fake organizations, be sure to never discuss your personal information, passwords, or PINs.

If you need additional assistance, please do not hesitate to reach out to us @ 845-774-0831 or info@orutilfcu.org.

Reminder: All deposits are protected by the National Credit Union Share Insurance Fund, with deposits insured up to at least \$250,000 per individual depositor. Credit Union members have never lost a penny of insured savings at a federally insured credit union. Additional information on NCUA share insurance coverage for consumers is available at MyCreditUnion.gov.



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Credit Union Update: Suspension of In-Person Transactions

Dated 3/17/2020

As an organization we have been monitoring the COVID-19 matter. Orange County and surrounding counties have seen a significant number of confirmed cases in a short period of time. It is clear that this unprecedented pandemic warrants an appropriate response.

We sincerely apologize for any inconveniences but have determined it is in the best interest of members and employees to suspend in-person transactions beginning Friday, March 20th.

Your credit union will remain open during regular business hours, and you may contact us by phone or email for assistance. We also strongly recommend that you leverage all of the available ORUEFCU financial tools and resources for self-service - 24/7 account access through our mobile & home banking online services. These services allow you to do the following wherever you are:

- * View account balances
- * Transfer funds
- * Pay loans
- * Access account history
- * View recent transactions
- * Receive alerts for account activity
- * Bill Pay Service
- * Find the Nearest fee free All Point ATM
- * Apply for a Loan

If you do not already have access to home banking, enrollment is conveniently available online: <http://www.orutilfcu.org/> CLICK on account access.

We are available for all of your lending needs. We offer our e-signature service on the majority of our loans, allowing you to sign for your loan from anywhere, at any time.

Of course, you can also use your debit card to access cash at an ATM or pay for goods and services. If you need to make a check deposit, you may sign up for E-Deposit, our remote deposit service: <http://www.orutilfcu.org/ps-svc-eservice.html>. If time is not of the essence, you may mail your non-cash deposit/loan payment as well.

We stand ready to assist our membership as it faces the many challenges presented by this global pandemic. We will continue to monitor this situation, and will re-evaluate the need to make any changes. We hope to return to normal status as soon as it is deemed safe to do so, for the benefit of our members and employees. We will continue to update you by email, as well as posting updates on our website.

Thank you for your patience. We are in this together.



Watch for Potential Fraud Regarding COVID-19

Dated 3/25/2020

We are urging members to be aware that criminals are taking advantage of the current health crisis using many types of fraud schemes.

It is an unprecedented time, and criminals are preying on people's fears and insecurities. It is important to know that while we and other financial institutions are doing our part to keep you secure, you as a consumer need to take extra precautions to extend these safeguards.

The United States Department of Justice outlines some financial schemes that have already impacted consumers. Here is a partial list of known scams:

- **Treatment scams** — Scammers offer to sell fake cures, vaccines and advice on unproven treatments for COVID-19.
- **Supply scams** — Scammers create fake shops, websites, social media accounts and email addresses claiming to sell medical supplies currently in high demand, such as surgical masks. When consumers attempt to purchase supplies through these channels, fraudsters pocket the money and never provide the promised supplies.
- **Provider scams** — Scammers contact people by phone and email, pretending to be doctors and hospitals that have treated a friend or relative for COVID-19, and demanding payment for that treatment.
- **Charity scams** — Scammers are soliciting donations for individuals, groups and areas affected by COVID-19.
- **Phishing scams** — Scammers posing as national and global health authorities, including the World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC), send phishing emails designed to trick recipients into downloading malware or providing personal identifying and financial information.
- **App scams** — Scammers create and manipulate mobile apps designed to track the spread of COVID-19 to insert malware that will compromise users' devices and personal information.
- **Investment scams** — Scammers offer online promotions on various platforms, including social media, claiming that the products or services of publicly traded companies can prevent, detect or cure COVID-19, and that the stock of these companies will dramatically increase in value as a result. These promotions are often styled as "research reports," make predictions of a specific "target price," and relate to microcap stocks or low-priced stocks issued by the smallest of companies with limited publicly available information.

[Please share this information with family and friends.](#)

As always, if you have any questions or concerns please reach out to us. We are here to help.