

# A Message from our CEO

**COVID-19:**  
**We're all in this together. Be safe.**



March 26, 2020

Dear Valued Members,

As you may be aware, “social distancing” and “self-isolation” are no longer suggestions for Nova Scotians. They are mandatory. Premier Stephen McNeil declared a provincial state of emergency March 22, 2020, which is the latest move by the government to try to slow the progress of the COVID-19 pandemic. As our response continues to evolve, I wanted to update you on some of the new initiatives we are undertaking.

## **Providing needed financial support**

We know that some of you may be thinking about how you are going to make ends meet. To help, we've rolled out a pandemic payment relief program that includes a payment deferral program for up to six months. This includes mortgages and other loans for both our personal and commercial members. We are doing this to support our members who may be negatively impacted or facing financial uncertainty or vulnerability from the fallout of COVID-19.

We have developed a simplified process to deal with your requests, to allow us to efficiently meet your needs. You can access and complete the relief request form, which is located on our website [victorycreditunion.ca](http://victorycreditunion.ca), and email back to us – [info@victorycreditunion.ca](mailto:info@victorycreditunion.ca) or return by fax (902)798-4425. Please contact your home branch for more details or further assistance if you have difficulties completing your request. Our staff will process your request asap and contact you to confirm relief arrangements.

## **We are making changes to the ways we serve you**

In these quickly changing times, we are working to serve your financial needs while aligning with provincial health authorities to also safe-guard our number one priority - the health and wellbeing of our staff, our members, and our communities! We have been following, and will continue to follow, the advice from our federal and provincial health officials. To ensure compliance we will be making temporary changes to the way we serve our members by doing more by phone, by e-mail, with on-line banking, and at our ATM's, and doing less in our physical branches. As part of this initiative, we will be maintaining our staffing at the maximum level possible to be available to answer your calls and emails. To date we have temporarily reduced the hours we're open to the public. Beginning next week we are temporarily closing the “teller” services at our Brooklyn branch, as well as continuing to limit the number of people in our branches at one time.

### **Reduced Hours and Temporary In-Branch Service Closure**

**Effective Monday March 30<sup>th</sup> our Brooklyn Branch will be closed to the public for in-branch service.**

Staff will remain available to assist you by phone and email and will ensure ATM availability in Brooklyn. On-line, telephone, and mobile banking are strongly encouraged.

**Windsor and Kennetcook Branches will be open to members from 11am – 3pm, Monday to Friday.**

During open hours, we will be limiting access to just two members at a time for in person teller service.

Our ATM's will be available 24/7 for deposits, withdrawals, transfers, and other services such as bill payments.

For those who are visiting our branches, be assured that we have significantly increased cleaning efforts. Also, please don't be surprised if our staff asks you if you are feeling sick or have travelled outside of the province. During these unprecedented times, these are important questions to make sure we are doing our part to keep both our staff and our members healthy. If you are feeling sick or have travelled outside of the province within the past 14 days, you will be denied entry into our branches. We understand that this is a very stressful time for you and your family, so we invite you to call us, we are here to help and be of service. We continue to closing follow developments and monitor the latest advice from our provincial and federal health agencies. We are reviewing and updating our actions and plans as needed to respond to this evolving situation and are in constant contact our partner Credit Unions to support new actions.

As the COVID-19 situation continues to evolve, we must all do our part to help slow down the spread of the virus. We will continue to provide you with regular updates on how we're responding, and what we are doing to support you through these challenging times; please visit [www.victorycreditunion.ca](http://www.victorycreditunion.ca) regularly or follow us on Facebook or Twitter.

Be healthy and Safe

Jim Riley,

CEO, Victory Credit Union