

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



Member Notice. Post updated March 23, 2020

Reduced hours

Effective immediately please be advised that all branches will now be open from 11 am to 3 pm, Monday to Friday.

Your health and safety are important to us

We recognize that COVID-19 is of serious concern for everyone and want to assure our members Victory Credit Union is taking care to safeguard the health and well-being of our members, employees, and their families.

Therefore, we would like to respectfully ask that our members DO NOT visit our branches if either of the following apply:

- You, a family member, or anyone with whom you have been in close contact have travelled outside of Canada and recently returned, or
- You are feeling unwell or experiencing cold or flu symptoms.

We encourage our members who aren't feeling well to take advantage of our ATMs, online banking, mobile app, and telephone banking services instead of coming into the branch. Watch our mobile banking app video for a brief overview of how it works

https://www.youtube.com/watch?v=9i_XWlf6LTQ&feature=youtu.be

These electronic banking services offer you a safe, secure, and easy way to complete your day-to-day banking needs such as:

Check account balances

View recent transactions

Make bill payments

Send an Interac e-Transfer®

Transfer money between your accounts

Deposit cheques (learn how) <https://www.youtube.com/watch?v=FAOAighj6A&feature=youtu.be>

You must be signed up for MemberDirect™ to access our numerous electronic banking services. If you are not yet signed up, call your branch and we will be happy to assist you. For more information on how to use our digital banking services you can contact us at info@victorycreditunion.ca or at one of the numbers below.

| | |
|--------------------|--------------|
| Windsor Branch | 902-798-5726 |
| Brooklyn Branch | 902-757-2525 |
| KennetcookBranch | 902-362-2594 |
| Commercial Lending | 902-798-5727 |

Our branches remain open on a reduced hour basis, but we encourage you to set up the services mentioned here should this change. In the meantime, if you have any questions, we're always here to help.

If you require an account opened, lending or investment needs, or just want to discuss your financial situation, please give us a call and we will set up an appointment for you.

TeleService 1-800-963-4848 (CU number 333)

Email: info@victorycreditunion.ca

Facebook: <https://www.facebook.com/VictoryCreditUnion/>

Twitter: <https://twitter.com/VictoryCU>

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We also want to assure you that we are taking additional precautions to keep our branches clean including implementing deeper cleaning procedures and are in the process of providing additional hand sanitizers. We are actively monitoring the situation and will take guidance from public health authorities.

We encourage you to stay informed about the facts surrounding COVID-19 and recommend the following links to qualified authorities:

Nova Scotia's Public Health <https://novascotia.ca/coronavirus/>

World Health Organization <https://www.who.int/health-topics/coronavirus>

Government Travel Advice and Advisories <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/latest-travel-health-advice.html>

Frequently asked questions:

Why is Victory Credit Union limiting access to branches?

As we know, the situation and guidance provided by provincial and federal health authorities is changing daily. Currently, our branches remain open from 11:00 am to 3:00 pm daily, Monday to Friday. We are encouraging our members to contact us by phone or email. It is possible we may need to change the way we serve our members during the course of this pandemic, to protect the health and safety of our members and staff. Refer to this page for current and up to date information.

How can I take care of my banking needs from home?

You can complete most of your banking needs from anywhere, including depositing cheques using our Deposit Anywhere feature, transferring funds, sending e-transfers, or paying your bills, if you have secure access to the internet. Our electronic services and mobile apps provide 24/7 access to your accounts.

What can I do if I need assistance financially as a result of Covid-19?

Victory Credit Union is here to help our members weather the impact of the health crisis. We have a pandemic payment relief program to assist current borrowing members facing financial hardships. If you have been affected financially, we would like to hear from you and work with you to find a solution.

How do I find out if I qualify for payment relief?

We will work with members one on one to understand your unique financial situation and how you've been impacted by Covid-19 in order to determine if you qualify for relief measures.

Do I have to come in the Branch to complete a Financial Relief application to receive help?

Simply complete the application and email or fax to us. Application for Financial Relief

Will a mortgage or loan deferral be interest free?

A mortgage or loan payment reduction or deferral may be granted for up to six months from the time you need assistance, however, the interest will continue to accrue. As a result, the amortization may be extended, or you may choose to make slightly higher payments when the deferral period is over.

Thank you for your business and continued trust. Please continue to visit www.victory page for further updates as they become available.

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