



COVID-19 Update: Banking with Us and Financial Assistance

We wanted to let our members and the community know that we are here for you. Although for the time being, we now have to serve you in a different capacity, our focus and goal is to continuously provide exceptional member service. We will continue to work with you on your financial needs and look to provide the necessary tools and resources to help you navigate through these times.

We are tracking various reports regarding the impact to COVID-19 both locally and statewide. We understand the potential impact and concern the most recent requirement of 100% of non-essential businesses being required to keep their workforce at home may cause. We would like to reassure you that we are deemed an essential business and will remain available. That means we will be able to continue providing services to our members in a safe manner. You should also be reassured that grocery stores and pharmacies are also on the list of essential businesses. For a current listing of essential businesses, please utilize the Empire State Development website at www.Esd.ny.gov.

During this time there has been a level of panic in our communities. Our strength as a community is in our ability to unite and help those in need. During these times all we seem to hear and see are the sensationalized negative media headlines, however we are so thankful to the many local businesses who continue to help all of us through this period. We encourage you to try to focus on the many good people and deeds posted to help brighten the days and weeks to come.

Together, we will persevere and we want you to feel confident that Hudson Heritage Credit Union is by your side. Below is an outline of the programs and steps we are taking for our members that are faced with financial challenges or hardships in this unprecedented time.

How to Bank with Us:

Our in-branch services are currently suspended throughout our branch network. I want to personally thank you for the overwhelming support you have shown in supporting our safety and health initiatives to protect our team and our members. We understand this may be an inconvenience however, we are available by appointment for certain types of transaction or banking needs and have additional methods of banking, which include:

- Drive-Up Transactions: Branches listed below have drive-up teller lanes which will be open to members during normal branch hours. These branches include:
 - Dolson Avenue: 161 Dolson Ave., Middletown, NY
 - Pine Bush: 37 Boniface Dr., Pine Bush, NY
 - Montgomery: 17 Walnut St, Montgomery, NY
 - Corwin Court: 2 Corwin Ct., Newburgh, NY
 - South Plank: 211 S. Plank Rd., Newburgh, NY
 - Washingtonville: 131 Main St. Washingtonville, NY
- Members Solution Center: Our in-house call center is ready to assist you with your banking needs. Though we have even more of our team assisting on the phones, please note that wait times may be longer than normal due to increased call volume. Our phone number is 845-561-5607.

HUDSON HERITAGE CREDIT UNION

phone 845.561.5607

email info@contacthh.org

web hhfcu.org

address 25 Rykowski Lane
Middletown, NY 10941



- **ATM Transactions:** All of our branch locations have an ATM that is available to you 24 hours a day and 7 days a week. These machines have the capabilities to take deposits, make cash withdrawals, and check balance information. Additionally, you have access to over **30,000 sur-charge free** ATMs nationwide. Visit the [Co-op Network](#) website to find an ATM for withdrawals.
- **Online and Mobile Banking:** Within the past 18 months, we made a large strategic investment to convert over to an industry leading, easy to use and feature rich online/mobile banking platform. Our online and mobile banking services are available to you 24 hours a day and 7 days a week through our website – [hhfcu.org](#) or our mobile application. You can check balances, pay bills, transfer funds, deposit checks, and more from the safety and comfort of your home.

Financial Assistance Program:

Skip-A-Payment: We have waived the fee associated with skipping a loan payment and we encourage those experiencing financial hardship to apply for Skip-A-Payment and defer your consumer loan payment without penalty or cost to apply. The Skip-A-Pay program is available for all consumer loan types except for overdraft lines of credit and credit cards. Additionally all real estate secured loans are not covered under this program. Based on the legal nature and structure of Real Estate loans, hardship deferment requests will be available under a different assistance program. Details on a Real Estate loan deferment assistance program will be announced on or before March 26th.

Credit Assistance Loan: We have created a small dollar Credit Assistance Loan in order to assist those with financial hardship to gain access to short-term funds. Please reach out to us at 845-561-5607 to inquire.

Mortgage Assistance Program: We are actively working to develop a mortgage assistance program for members who have experienced financial hardship directly caused by the COVID-19 outbreak. Please watch for additional information on this member assistance option being released in the next few days.

Transaction Fees: During this period, our team will be actively reviewing and analyzing fees related to our Courtesy Pay service and insufficient funds charges. We are reviewing account activity for prior trends and we will automatically look to refund some or all of the fees in excess of your normal prior account activity.

Late Fees: We will also be reviewing late fees against prior activity on both mortgage and home equity products to possibly help reduce costs during this challenging time.

If you are experiencing a hardship, please reach out to us at 845-561-5607.

Sincerely,

Michael Ciriello
President/CEO

HUDSON HERITAGE CREDIT UNION

phone 845.561.5607

email info@contacthh.org

web hhfcu.org

address 25 Rykowski Lane
Middletown, NY 10941