

## Helping to Navigate through COVID-19

At Hudson Heritage, the health and well-being of our employees, members and communities are a top priority. We understand the concern and uncertainty you may have surrounding the corona virus (COVID-19). We have been closely monitoring COVID-19 reports over the past few weeks and on Monday of this week, we posted a notice on our website and flyers in our branches. In light of the escalation in local cases and additional information becoming available, I wanted to personally reach out to you to provide an additional update on actions that we have taken to help prevent the spread of the virus.

We are all grappling with this high impact situation and the increased health risks, which are accompanied with COVID-19. We want to assure you, that we are taking precautions to mitigate risks and maintain the safety of our members, employees, and the community. As an organization we have a plan, and we are carefully monitoring the Center for Disease Control and Preventions' (CDC) recommendations and providing the necessary resources so both our members and employees remain safe when interacting together. Part of this plan incorporates the following actions:

- 1. We have ceased the use of handshakes with individuals
- 2. We have increased our after-hour cleaning services to mitigate virus spread
- 3. We have made available the use of hand sanitizers throughout our branches and back offices
- 4. We will increase member and employee communication and education related to health advisories

In addition to our branch network, we have a suite of digital tools that are available to you 24/7, which includes our easy to use online banking system, mobile banking, telephone banking, and our network of ATM's throughout the region. We strongly encourage you to use these services to make payments, view transactions, and check balances. It is easy to manage your accounts digitally, especially given call volumes may be high and therefore call wait times may be longer than usual.

If you haven't enrolled in online access, it only takes minutes to enroll. Click here to enroll now.

As this situation continues to evolve, we also understand there may be instances where our members may find themselves facing financial challenges. Hudson Heritage is here to help and we are developing plans on how we might be able to assist you through this period.

As always the health, safety and well-being of our employees, members and communities is of paramount concern. We continue to monitor this quickly evolving situation and are here to assist you.

Please visit: <a href="https://hhfcu.org/coronavirus">hhfcu.org/coronavirus</a> as the situation evolves for the latest updates.

Please reach out to our Member Solutions Center team at 845-561-5607 and they will be happy to assist you.

Sincerely,

Michael Ciriello President/CEO

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