

Shareholder,

On behalf of the Staff and Board of the Back Mountain Federal Credit Union (FCU), we extend our well wishes and hope that you and your family are doing well during these challenging times. As with so many things, this will pass and life will return to normal but we all will need to do our part in order to get to this result. With this in mind, our FCU will be doing the following to support the health initiatives that have been directed to follow as well as offering measures to assist our Shareholders with financial burden(s) that may arise.

Office operation and protocol: As long as staff remains healthy and we are not mandated to close, we will remain open. Please adhere to the following if you need to visit in person:

- If you are sick, have any symptoms or have been around anyone who has, PLEASE DO NOT COME TO THE OFFICE. Call 570-696-1633 and we will work with you to assist.
- If you do come to the office, use the primary entrance (the door will be ajar) and remain in the foyer area. If someone is in the foyer, please wait until the exit before entering the FCU office. We ask that you use the provided hand sanitizer as soon as you come in and then conduct your business through the interior window. When you leave, leave the door ajar for the next person.
- Website – we will be trying to update and use our website **Backmtncu.com** as a tool so if you have access to the internet, please check for information on the website.

Financial Assistance: The Board is taking action(s) to help our Shareholders within the means that we are able. At this time we are reaching out to the most vulnerable, those Shareholders with active FCU loans. The Board is offering a “Skip A Payment” option for the next two months. If you have a loan with the FCU and would like to take advantage of this offering, you will need to contact the FCU office and request to defer each month’s loan payment. Essentially these payments will be moved to the end of the original term of the loan payment schedule and save the borrower the payment total now. **\*\*Note;** if your loan payment is through a payroll deduction plan, please do not stop the deduction. Rather, call the FCU office and staff will issue a check for the amount of each loan payment. We will mail the check within the next business day.

Working on your behalf: Our goal is to do what we can to relieve financial burdens for as many Shareholders as possible while ensuring that we pay share account dividends that are competitive but in line with the current economy. To achieve this goal the staff and Board are continually educating ourselves and conferring about ways and options to assist our Shareholders during this time. If any other initiatives can be implemented, we will be sure to publish them on our website (Backmtncu.com) and where applicable, mail information to each address on file so we communicate clearly and timely. Again, and we can’t stress it enough, if you need to do FCU business please try and do it via phone and mail. This may very well be the difference of protecting an elderly or more vulnerable person close to you and it will certainly help to keep our staff safe and office open.

On behalf of the Back Mountain FCU Staff and Board of Directors, Be Smart, Be Safe and Be Healthy!

William Hardwick  
President, Board of Directors