

The credit union is in the process of a gradual re-opening of the lobby. We want you to be aware of some new guidelines we will be following to ensure the wellbeing of our staff and membership.

Starting June 22, 2020, the lobby will be open Monday, Wednesday and Friday 9:00-4:30.

Starting July 6, 2020, the lobby will be open Monday-Friday 9:00-4:30.

Please note; at any time if it is deemed necessary, the credit union will close the lobby with regards to updates on COVID-19 requirements.

Using the NYS guidelines “Reopening New York” New York; we ask that ALL members follow our guidelines.

ENCOMPASS NIAGARA FCU LOBBY PROCEDURES

- The lobby is limited to a maximum of 5 members at one time.
- Members are required to wear a mask before entering the building.
- Members are required to follow all social distancing guides.
- Members will be asked to provide positive identification.
 - Temporality remove mask and any hats, sunglasses or hoods.
 - Provide proper identification if necessary.
- An employee will review the list of COVID-19 questions with the member to ensure they are not exhibiting any symptoms.
- Coffee and donuts will no longer be available on Fridays

Members are required to make appointments for the following services:

- Sign loan documents;
- Open a new account;
- Utilize notary services;
- Request new services.

Due to the limited lobby and to avoid long wait times, we ask members to utilize our electronic banking services whenever possible to minimize the risk of COVID-19.

- Online Banking to manage your accounts, transfer funds, pay your credit union loans with your accounts.
- Use your Debit Card whenever possible to pay for items rather than using cash.
- Surcharge-free Allpoint ATMs that offer an easy way to get cash at over 3,500 locations in WNY. A complete list of Allpoint ATMs in WNY and elsewhere can be found on our website and www.allpointnetwork.com/locator

With Regards,
Encompass Niagara FCU Staff and Board of Directors



June 15, 2020

Attention Credit Union Loan Account Holders!

The credit union has developed a Loan Payment Relief Program through the help of the NCUA Low Income Grant Program, to assist with to assist those who have been affected by the Covid-19 Pandemic in regards to loss of job and income. The credit union has set aside \$10,000.00 to assist with members loan payments. If you have been laid off, furloughed, or experienced a decrease in hours from work due to the Covid-19 Pandemic, you can apply for the credit union to make one (1) monthly payment on your loan(s) up to a maximum of \$500.00 per member. You must apply quickly as the funds are first come first serve.

To apply for the Loan Payment Relief Program, you must complete the attached application and submit with the requested documents to the credit union by July 15, 2020 or until the funds have been exhausted. Applications **MUST** be complete and can be submitted via email, USPS, ATM deposit or fax.

- encompass@encompassniagara.com
- 2525 Military Road, Niagara Falls, NY 14304
- Fax: 716-236-7807

The times are difficult and the world is so uncertain. The credit union is here to help navigate through these times together! Together we will get through this and overcome!

Sincerely,

Alaina Moeller
Manager