

Dear Member,

First let me say that our thoughts are with everyone as we are all affected by COVID-19. We hope and pray for your continued health and safety.

This situation has been devastating for many people. I want to reassure you that the credit union is okay. Fortunately, our staff are doing well, and we continue to provide for the ongoing health and safety of our employees, member-owners, business partners and the communities that we serve while attempting to provide ongoing service operations.

As Centre County begins to reopen under the yellow phase guidelines, I want to reiterate that our primary concern is the health and safety of our employees and our members. There is no doubt that we all have a heightened awareness due to this virus and a strong desire to protect each other. As such, we will continue to serve our members at a distance. That is, through our drive-up lanes, deposit box, ATM, and the many self-service options available. For now, our lobbies will remain closed as we monitor the impact of the reopening plan.

We recognize that this may be frustrating for some. Believe me, it is frustrating for us too. But we believe the best course is to be cautious for everyone's benefit.

When we do reopen our lobbies, I want to assure everyone that we will put in place various procedures that will allow us to open them responsibly and respect each other's health.

In the meantime, our staff is here to help you. We have numerous programs available to assist you during this difficult time. Your physical and financial well-being are of the utmost importance to our organization. Should you or your family be impacted by the coronavirus and need financial support please contact us at 814-237-5458.

We also want to remind you about potential scams. These tend to rise in times of uncertainty. Be diligent and take caution when you're asked to provide personal information; especially if you did not initiate the inquiry. Remember, your credit union will <u>never</u> call you to ask for your password, PIN or other sensitive information.

Please continue to look for updates from us. For additional information on the coronavirus, check out the CDC's website https://www.cdc.gov. As this situation continues to develop, we may share additional information through email, our social media channels, and on our website at https://www.spefcu.org/covid19. Please check these resources for the latest information.

Stay safe!

Michael J. Meier Chief Executive Officer



