

Dear Credit Union Members,

Like you, we are working hard to slow the spread of COVID-19. We are putting the health and well-being of our co-workers, our members, and the community ahead of all other interests as we make decisions. We are also working hard to meet your financial needs and provide excellent service.

We want to reassure you that your money is safe with 1st Liberty Federal Credit Union. Your accounts are federally insured by the National Credit Union Administration (NCUA) up to \$250,000. Our ability to help you manage your savings and daily spending, as well as to meet your credit needs, remains unaffected.

With that said, effective Friday, March 20, 2020, all lobbies in our branches will be closed. This is a very important way to limit group interaction to protect your health and that of our co-workers.

Although, we understand our decision may inconvenience our members, we do apologize. We would like to remind our members of our Drive-ups and electronic delivery channels:

- **Drive-ups will remain open.**
- Consumer, Mortgage, and Lending functions will remain available by appointment. Please call your lender to schedule an appointment at **(406) 761-8300** or toll free at **800-824-0585** to schedule an appointment. We ask any member who is not feeling well to please refrain from scheduling in-person appointments.
- All of our **electronic delivery channels remain available**. Please take advantage of these options:
 - You can enroll and log into online banking to access Freedom Teller and your account information, pay loans, and make transfers.
 - Apply for loans online through our Freedom Teller from our home page or email us at www.1stliberty.org
 - Download our mobile app on the Apple or Android stores.
 - Call us at 406-761-8300 or toll free at 800-824-0585. Based on call volumes into our call center and branches, you may experience a busy signal. We encourage you to use our electronic methods to contact us when possible. If you get a busy signal, please try back later.
- For members that have loan payments and experience financial hardship, deferred loan payments may be available. Please contact us, if you would like to learn what your options are.

The COVID-19 situation changes daily. For updates and answers to more of your questions please visit www.1stliberty.org. We will do our best to keep you informed of any additional steps we take. Please accept our sincere apologies for the inconveniences we may be causing. We appreciate your understanding as we face these challenging times together. Thank you for your trust in 1st Liberty Federal Credit Union and your membership,

Dr. John Foley
Chairman of the Board of Directors
1st Liberty Federal Credit Union