



UPDATE: March 20, 2020

On behalf of management and the Board of Directors, we want to assure you that the health and safety of our members and employees is a top priority so that we can continue to serve you.

We are following the Coronavirus developments very closely. We continue to monitor the latest advice from our provincial and federal health agencies and relevant local information.

The risk of contracting the illness, today remains low. At this time, HCU has not been impacted by COVID-19 and we have not had any employees show symptoms of the virus. Therefore, you may notice changes to how we greet you or ask that your appointment be by telephone. These are just precautions to further protect you our member and our employees during this time.

At this point all HCU branches are open with regular hours and we are here to serve you. Should operating hours at any of our branches change, we will provide updated notices on our website.

Here's what you can do to help reduce the potential spread of COVID-19:

HCU offers a wide variety of our services over the telephone or through online banking. We are asking that you take advantage of these services and encourage you not to visit a branch unless necessary.

Sign up for online banking if you do not have this service

Download HCU's App for mobile banking

Make use of the following services:

Automated Teller Machine (ATM): Access to your cash 24/7.

Internet Banking: Check balances, history, pay bills and do account transfers without leaving home or the office.

Telephone Banking: 24-hour access to your accounts.

Toll Free: **1-866-665-3071**

If you have any questions, we're here for you and you can reach us by calling your branch.

ORIGINAL: March 16, 2020

As the situation around the COVID-19 (CORONAVIRUS) continues to evolve, we know that our members have many questions about how Heritage Credit Union is preparing for the continuing spread of this virus. The health and wellbeing for our staff and members is of utmost importance. Please review the following frequently asked questions below:

Q: What steps are being taken at HCU's branches to address the coronavirus outbreak?

A: We are following the information provided by the World Health Organization including:

- Ensuring workspaces are clean and hygienic using disinfectant wipes
- Promoting regular handwashing of our employees and members by providing alcohol-based hand sanitizer
- Promoting good respiratory hygiene in our workplaces by displaying reminders in our branches and ensuring that tissues are easily accessible for those who develop a cough or runny nose
- Encouraging our Staff to consult Health Canada notices prior to travelling
- Encouraging our Staff to utilize health and wellbeing time to stay home if they are not feeling well

Q: What precautions should I take to avoid the coronavirus infection?

A: Follow the practical guidelines issued by the World Health Organization, Health Canada, or your local health authority. Common advice includes:

- Washing your hands frequently and thoroughly
- Maintaining at least 3 feet between yourself and anyone who is coughing or sneezing
- Avoiding touching your eyes, nose and mouth
- Covering your nose and mouth with your elbow or a disposable tissue when you cough or sneeze, then disposing of the tissue immediately
- Staying home if you feel unwell
- Contacting your health care provider if you have a fever, cough, and difficulty breathing
- Staying informed on the latest developments (websites for reference include: www.who.int, www.bccdc.ca, and www.interiorhealth.ca)

Q: What can HCU do for members who become infected, or who are asked to quarantine or self-isolate?

A: HCU is able to offer a wide variety of our services over the telephone or through online banking. If you've been asked to self-isolate or are in quarantine and need assistance with day -to-day banking, please contact your HCU branch by telephone.

Q: What can HCU do for borrowing members who become infected, or who are asked to quarantine?

A: If this occurs, please contact your branch by telephone and ask to speak with your Loans Officer, who will be in the best position to review your situation including any potential insurance benefits and any payment relief you may require.

Q: What actions is HCU taking for the upcoming AGM?

A: We are continuing to monitor the situation and will be following the practical guidelines issued by the World Health Organization. If any changes are anticipated, we'll communicate them to our members through our branches and website.

Q: How can I receive future updates?

A: We'll provide any future updates through our branches and website. If you have specific questions not covered in this document, please feel free to contact your branch.