

Look to this page in the future for ongoing updates concerning Illinois State Credit Union member service impacts.

Thursday March 26, 2020

#### HYDRAULIC ROAD BRANCH

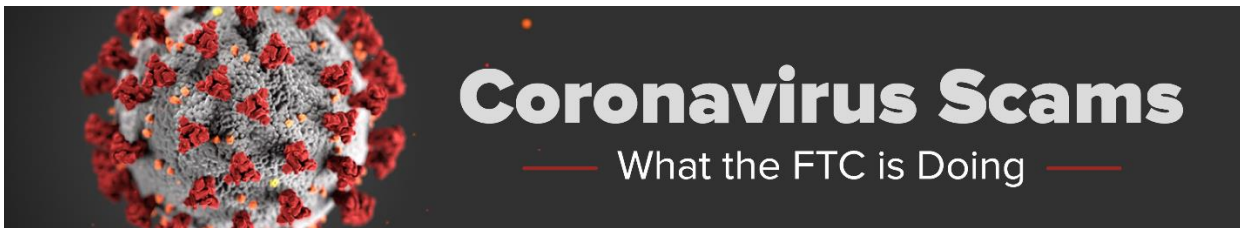
The Hydraulic Road Branch drive-thru is OPEN today.

#### SHRED DAY

Our monthly Shred Day has been suspended due to COVID-19. Our next Shred Day will be communicated on our webpage and Facebook, yet to be determined.

#### CORONAVIRUS SCAMS

Click the photo below to read more about Coronavirus Scams.



Helpful Links		
<a href="#">Chat with Service Rep</a>	<a href="#">Download our Apple App</a>	<a href="#">Download our Android App</a>
<a href="#">Access Online Banking</a>	<a href="#">Website</a>	Email: <a href="mailto:memberservices@itsmycreditunion.org">memberservices@itsmycreditunion.org</a>
<a href="#">Report a Hardship</a>	<a href="#">Make Appointment</a>	<a href="#">FTC Coronavirus Scams Information</a>

#### TRANSACTION METHODS

Please see the table below to review examples of our suggested method for transactions:

I Need To...	Method
Deposit Cash	Visit our Drive-Thru
Withdraw Cash	Use ATM
Transfer between Accounts	Use Online Banking
Check a Balance	Use Online Banking
Get a Loan	Apply on Website
Deposit a Check	Use our App, Check Deposit
General Account Questions	Use Chat (Accessible via Website & App)

#### HARDSHIP

Members experiencing hardships due to this national emergency will be allowed to make reduced payments on their non-mortgage loans with ISCU.

If you make a payment of at least 1/3 of your contractual payment amount, we will consider your payment as 'NOT late' and set your due date forward by one month.

If you are unable to pay 1/3 of your payment please fill out our "[Report a Hardship](#)" form.

#### Past Updates:

Wednesday March 25, 2020

#### HYDRAULIC ROAD BRANCH

The Hydraulic Road Branch drive-thru is OPEN today.

#### SHRED DAY

Our monthly Shred Day has been postponed for April due to COVID-19. Our next Shred Day will be communicated on our webpage and Facebook, currently to be determined.

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*Tuesday March 24, 2020*

**HYDRUALIC ROAD BRANCH** – The Hydraulic Road Branch drive-thru is OPEN today.

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*Monday March 23, 2020*

**HYDRAULIC ROAD BRANCH** -- The Hydraulic Road Branch drive-thru is OPEN today.

Our Hydraulic Road Branch is experiencing a staffing shortage due to COVID-19. There may be days we may be unable to open that branch. If you plan on visiting any branch, please check this COVID-19 Update Link to ensure the branch is open. We apologize for the inconvenience.

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*Friday March 20, 2020.*

**\*\*\*UPDATE: ACH TRANSACTIONS HAVE POSTED\*\*\***

Today's ACH (Automated Clearing House) transactions are being delayed due to issues out of our control. We expect the problem to be resolved soon but have no ETA at this time. For members impacted by this, we will not return any transactions and we will refund any resulting fees.

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*Wednesday March 18, 2020*

**BRANCH OPERATIONS HOURS**

For continuity all branches will be operating under the following schedule:

Drive Thru:

- Monday-Friday 9:00am – 5:00 pm
- Saturday 9:00am – 1:00pm (Airport Rd and Hydraulic Rd only)

Lobby:

- CLOSED, [By appointment only](#). (Currently not compatible with Internet Explorer)
  - The Bone Student Center branch will be closed until further notice.
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*Tuesday March 17, 2020*

**BRANCH OPERATIONS CLOSURES AND HOURS**

Effective immediately, our branches will be open for Drive-Thru business only. Our lobbies will be closed until further notice. If you wish to see someone in person, you may do so on a limited basis [by appointment only](#). Our drive-thru facilities will remain open from 7:30am to 6:00pm Monday - Friday. On Saturdays, the Airport Road Drive-Thru will be open from 9:00am to 1:00pm. If you wish to make an appointment you may call 309-451-8400.

**HYDRAULIC ROAD (ROCKFORD)**

Effective immediately, the Hydraulic Road (Rockford) branch will be open for Drive-Thru business only. The lobby will be closed until further notice. If you wish to see someone in person, you may do so on a limited basis [by appointment only](#). Our facilities will remain open from 8:30am to 5:00pm Monday – Thursday, and 8:30am – 5:30pm on Fridays. On Saturdays, the Drive-Thru will be open from 8:30am to 12:00pm. If you wish to make an appointment you may call 309-451-8400.

**TRANSACTION METHODS**

Please see the table below to review examples of our suggested method for transactions:

I Need To...	Method
Deposit Cash	Visit our Drive-Thru
Withdraw Cash	Use ATM
Transfer between Accounts	Use Online Banking
Check a Balance	Use Online Banking
Get a Loan	Apply on Website
Deposit a Check	Use our App, Check Deposit
General Account Questions	Use Chat (Accessible via Website & App)

## HARDSHIP

Members experiencing hardships due to this national emergency will be allowed to make reduced payments on their non-mortgage loans with ISCU.

If you make a payment of at least 1/3 of your contractual payment amount, we will consider your payment as 'NOT late' and set your due date forward by one month.

If you are unable to pay 1/3 of your payment please fill out our "[Report a Hardship](#)" form.

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*Monday March 16, 2020:*

Our branch lobbies are currently open for business. We plan to maintain this status as long as we are allowed and can do so safely.

## SOCIAL DISTANCING

We ask members to use our online services FIRST and request limited branch traffic to those services unavailable online. The credit union is now practicing social distancing within the branches, meaning keeping distance between each person. If you visit one of our lobbies, please respect this space by not leaning over counters or desks.

## MEMBERS

If you have any reason to believe you may be sick or have encountered someone sick, please do not put other members at risk by coming to a branch. We can help you through any of our remote services.

## FINANCIAL HARDSHIP

Members experiencing hardships due to this national emergency will be allowed to make reduced payments on their non-mortgage loans with ISCU.

If you make a payment of at least 1/3 of your contractual payment amount, we will consider your payment as 'NOT late' and set your due date forward by one month. If you are unable to pay 1/3 of your payment or need a hardship loan please fill out our "[Report a Hardship](#)" form.

*Illinois State Credit Union will continue to provide the best service we are capable of for members. We want to make the biggest emphasis on our digital services: where you can do nearly everything online that you could in a branch. We appreciate your cooperation and patience during this time. Please visit our webpage for further updates.*

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*Friday March 13, 2020:*

Dear Member,

As President of Illinois State Credit Union, I want to reassure members that your credit union is closely monitoring the situation as it relates to COVID-19 Coronavirus.

In this time of uncertainty, our mission is to 1) protect the health of our members and staff; and 2) ensure continuity of member service during all foreseeable events. We have been, and are continuing to, prepare for any situation that may arise.

## REMOTE SERVICES

We encourage you to take advantage of our remote service channels. If you have not installed our mobile app, now may be a good time to do so. We are ensuring our telephone and chat services are fully staffed and prepared for increased volume.

As your credit union, we are always here to help you navigate life's bumps and curves. In response to recent events, we are providing additional support for members experiencing financial hardship. If this situation puts you in a hardship category, it is important that you contact us promptly. We have numerous ways we can assist so this short-term event does not cause you long-term difficulties.

## MEMBER AND STAFF HEALTH

We are implementing a heightened workplace cleaning and sanitization policy in all branches. For the past several weeks, we have been practicing several Flu related health policies. Our staff has been vigilant about keeping our facilities and environment as clean as we can provide. Today, we are employing an extensive "*if we touch it, we clean it*" policy for everything in the CU that is handled or touched by staff or members.

For the safety of our other members, we ask if you are symptomatic or meet any of the high-risk factors identified by the CDC, you follow their recommended guidance and stay home. We are prepared to deliver full service to you through our remote service channels.

In the event we are unable to safely open any physical branch location, we are prepared to deliver near 100 percent member service through our online and remote service channels. All key staff are equipped to work from home, and we will deliver the same quality member service whether it be from a branch location or remotely.

We will provide ongoing updates on our website.

Be on the lookout for scammers who are trying to take advantage of the fears surrounding the Coronavirus. The Federal Trade Commission released this helpful article:

<https://www.consumer.ftc.gov/blog/2020/02/coronavirus-scammers-follow-headlines>

Thom Ewen