



March 23, 2020

**Hello Valued Westar Federal Credit Union Member,**

With increasing news and concern regarding COVID-19 Coronavirus, Westar Federal Credit Union wants to assure you that we are monitoring the developing situation and have resources in place to provide you with continued banking services.

For the safety of our members, our staff and the community we have closed our lobby service and are currently offering drive through teller service, phone service, online banking services, mobile banking services with **Touchbanking** and ATM service.

We want to assure you we are not expecting you to experience disruption in member services with Westar Federal Credit Union.

To proactively assist in the challenging times ahead we would like to assure you of support services we are putting in place:

- 1) Westar FCU is waiving overdraft fees on share draft accounts.
- 2) Westar FCU is waiving late fees for Visa Credit Cards and other loan accounts.
- 3) Westar FCU is waiving ATM fees and increasing daily withdrawal limitations to \$500.00 a day at Westar FCU and up to \$1,000.00 at other ATMs.
- 4) Westar FCU is waiving early withdrawal penalties on time deposits.
- 5) Westar FCU has provided all members a 90- day advance of due dates on all loans (includes consumer, personal and home loans). You can still make payments, but they will not be required for the next 90 days. Interest will still accrue on your loans and credit balances. Members do not need to call to enroll. This has been done automatically for all members. Verify your next due dates with online banking.

Westar FCU would like to alert our members of the heightened risk of scams and price gouging during the COVID-19 disruptions. We would like to remind you to contact us and not give access to your account information before entering into unsolicited financial assistance programs.

We will continue to monitor the situation as it evolves and offer updates on how this may affect our business, as necessary. Should you find yourself in need of assistance, please call our customer service representatives at (315)672-7827.

Thank you,

Karen Grabowski, President and CEO, Westar Federal Credit Union