

March 17, 2020

As apprehension surrounding the COVID-19 pandemic continues to grow, please know that we at Union Bay Credit Union are taking the situation very seriously. The health and safety of our members, employees and community are always priorities, and that continues to be our primary concern during this time of uncertainty.

We also know that financial institutions are a critical component of society and the economy. As such, we will remain open, providing the highest level of service possible, based on the current conditions. At this time, we will continue to keep our regular hours and staffing levels. Stay tuned for more information in the coming days and weeks as the situation evolves.

In the meantime, following are some ways we are adapting and can work together to keep everyone safe and minimize disruptions.

Our Branches:

- Increased cleaning throughout our branches and at our ATMs
- No employees to report to work with any symptoms and abide by the self-isolation recommendations of officials when applicable
- Recommending members use electronic tools for banking when possible
- Lenders available to take lending appointments by phone

Our Employees:

- Employees showing symptoms of any kind are being asked to stay home
- Pay for employees who stay at home due to illness or self isolation based on recommendations from officials

Our Services:

- Union Bay Credit Union mobile app for Android and iOS allows for depositing cheques by phone
- Deposits and withdrawals can be made at any Credit Union ATM in Canada, through the Ding Free ATM network
- Hornby residents can now withdraw cash via the ATM machine and make deposits using the mobile app, with free Wi-Fi located at the Hornby Branch
- Members who are enrolled for E-statements now receive **free** E-transfers, which are a secure and entirely contactless payment method. Call your branch to enroll.

Please do not visit any of our branches if you are experiencing flu-like symptoms; call with any questions, and we will be happy to help you. The possibility of reduced staffing may result in increased wait times or lineups, we ask our members for patience. We'll do our very best to provide prompt service while maintaining a safe work environment.

For our members, if you are experiencing financial distress because of the COVID-19 pandemic, please contact us and we will do our best to assist to you.

Union Bay

CREDIT UNION

We're honored to be your trusted financial institution in times of uncertainty and have 75 years of experience weathering storms of all kinds. Members can rest assured that, as always, all deposits are 100% guaranteed by the Credit Union Deposit Insurance Corporation of BC.

When making organizational decisions, we look to the numerous governing authorities, including the provincial and federal governments, the Centre for Disease Control and the World Health Organization. In addition, we collaborate with our central bank, Central 1 Credit Union, and communicate regularly with other industry leaders.

Our entire business is based on helping people and co-operation. It's easy to feel afraid or upset by much of what we see on traditional and social media. However, we are lifted by the stories of neighbors and friends assisting those at high risk in our communities. And we are proud of the solidarity being shown through the cancelling of events as we stand together as communities by standing apart as individuals. We know we can count on our members to lead the way in responding calmly and supportively to this rapidly changing situation.

If you have any feedback or questions about our response to the COVID-19 pandemic, please get in touch with me and I'll be happy to speak with you.

Stay well,

Mark Jones, CEO
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NOTE:

AGM currently scheduled for Saturday April 4th, will be postponed (pending required regulatory approval).