March 17, 2020

To our Valued Members,

There is no higher priority for our entire Liberty Savings Federal Credit Union family than the health and safety of our staff, members, vendor partners and communities.

Amid ongoing concerns about the Coronavirus (COVID-19), Liberty Savings Federal Credit Union is closely monitoring the latest reports from the Center of Disease Control (CDC) and has taken a number of precautionary measures for the health and safety of our members.

We strongly recommend that you utilize all of the available tools and resources for 24/7 self- service. As a member, you have free access to our online banking service called Liberty Link. From the web address listed <a href="https://www.LSFCU.org">www.LSFCU.org</a>, select "Sign Up", choose your personalized username, site key and password and you're set to go. Enjoy the freedom of 24-hour access to your account, including BillPayer, fund transfers and credit card account access. You can also download our Liberty Savings FCU mobile app to your mobile device and access your account. Go to play store and search LSFCU.

Lastly, you may call Liberty Savings FCU Member Services at 201-659-3900, or use our automated phone line: 201-659-3131, give your account number, the last four digits of your social security as your PIN, and follow prompts to make transfers or check your balance.

If you visit our branches, please know our branch teams are available to serve you, as always. We've augmented daily cleaning procedures and have educated our branch teams on best practices recommended by the CDC. For additional information about COVID-19, get the latest report from the Center of Disease Control (CDC) at www.cdc.gov.

If you are concerned with regards to your own personal health status, please contact your personal physician or call New Jersey's 24 hour COVID-19 Hotline: 1-800-222-1222.

We will continue to closely monitor the situation and evaluate additional measures to support our members and community.

Maria Solorzano President & CEO Liberty Savings Federal Credit Union

## SERVICE CHANGE NOTICE

Due to the Coronavirus Pandemic (COVID-19) we are making the following temporary changes to our branch operations.

We will continue to serve you in person, but will be limiting the number of members in each branch lobby to a total of six members per branch at one time.

If you need in-person essential services, please call the closest Liberty Savings FCU Service Center to make an appointment:

Five Corners Main Branch: (201) 659-3900 Ext. 7000 Greenville: (201) 659-7200 Ext. 7100 North Hudson: (201) 659-3900 Ext. 7200

If you are experiencing financial difficulties during this crisis, please call our Lending Department at (201) 659-3900 Ext. 4. We have proactively adjusted loan rates and terms to get our members the money they need now to avoid heightened hardships.

Mortgages, Home Loans & Refinancing Rates are at an all time low. Call (201) 659-3900 Ext. 4 to discuss greater savings options.

Thank you to all of our valued members for your continued commitment to Liberty Savings FCU. Please be sure to follow all government mandated protocol and stay safe in your community.

