



Restricted Lobby Access Announcement effective 03/19/2020

Dear Valued St Francis FCU Member,

Like all of you, we have been closely monitoring Coronavirus Disease 2019 (COVID-19). The safety and security of our members, employees, and community is our top priority. We continue to follow the recommended guidelines from health and safety experts and federal agencies, including the Centers for Disease Control and World Health Organization.

In order to align with recommended guidelines for social spacing, we are restricting access to our lobby starting Friday March 20th, 2020.

To continue to serve you, the following procedures will be in place:

Services available online

Features available via online banking:

- check your account balance and transaction history
- transfer funds within your accounts at St Francis FCU
- make a loan or credit card payment by transferring funds within St Francis FCU
- access bill pay (must have a checking account with St Francis FCU)
- send secured messages

Account and Password Lockout/reset features are available on the login screen as needed

Online and mobile banking are free of charge to **all** of our members.

If you are not registered for online banking yet, please consider doing so. You will need your account number (not your social) to register. If you don't know your account number, please call 864-255-1660. To access our online banking, please visit www.StFrancisFCU.org. You may also download our app on your device app store by searching for St Francis FCU. As a reminder, not all features are available on the app.

Basic transactions

Such as deposits, withdrawals, anything involving checks, cash, etc. which requires a physical exchange will be performed via **drive thru only**. For your safety you **must be in a vehicle to access the drive thru**.

Loan related business (other than loan payments which are considered basic transactions)

Loan related inquiries shall be conducted **via phone only**. Paperwork can be provided via email, fax or uploaded through our online banking secure message feature. As the last resort, you may also drop off the paperwork via drive thru. Loan closings/signing will continue to require an appointment.

New and All other Services

To set up new/additional products and/or services with us or for needs that do not following on the previous categories, please call 864-255-1660 for further assistance.

Now is a good time to do the following:

- Make sure your login and passwords for St Francis FCU online and/or mobile banking are up-to-date and accurate.
- Once logged into online banking please **verify the accuracy** of contact information we have on file such as your current address, email address and phone number(s). This will ensure you will receive all communications from St Francis FCU.
- Set up **direct deposit** for paychecks and recurring deposits.
- Set up **automatic payments** for your loans and recurring bills. You can use bill pay, a checking account with St Francis FCU is required. Call us should you wish to open a checking.
- Make sure you have a **debit card and/or credit card** to access funds 24/7. For debit cards, a checking account with St Francis FCU is required, please call us should you wish to open a checking. Keep in mind it takes 7-10 business days to get your debit or credit card. If you don't have a credit card with St Francis FCU or you need a credit limit increase please submit a credit card application along with your most recent paystub. The credit card application can be found on our website www.StFrancisFCU.org

Through convenient day-to-day services like these, you can access your account and account information around the clock, wherever you are.

Thank you for your membership and for the opportunity to serve you now and long into the future