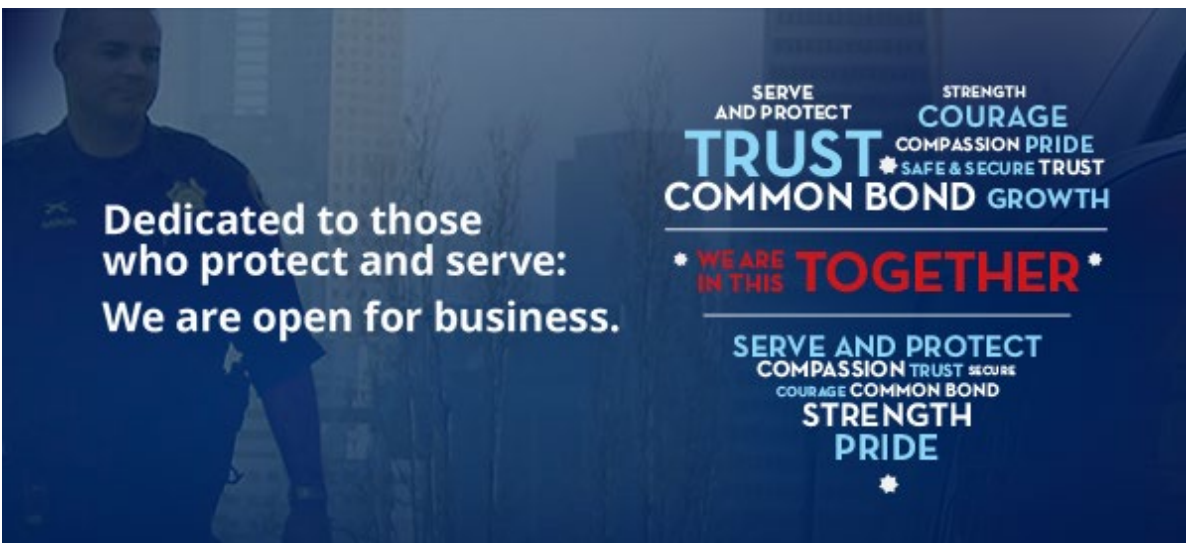


To our valued partner at SCALE:

Today the World we once knew has changed due to COVID-19. What remains the same is the commitment to our members and their families. Keeping our members and the First Responder community informed is part of our essential duty. Special measures are in place to assist our members in financial distress. Could you please e-blast our latest update to the SCALE members. The credit union is in full operation and continues to serve its members.

Be Safe and Stay Healthy!



## **We've Got Your Back.**

On behalf of everyone at the Police Credit Union, our hearts go out to all those impacted by COVID-19 and to our Law Enforcement and First Responders who are on the front lines serving the community. We recognize with the constantly changing COVID-19 situation around the world, what we face today are truly uncharted waters. However, during these uncertain times, what continues to matter most is the health and safety of our members, employees and community. As your financial partner, we are here for you.

Therefore, we will give you the support you need and deserve with the commitment that we're here to take care of our own.

**When It Comes To The Safety And Security Of Your Money, We Are Rock Solid.**

To provide you with peace of mind during these times, the state of our financial strength remains rock solid, **with a Net Worth ratio of 14.25 percent\*, more than twice the federal requirement!** This extremely robust financial cushion will allow us to weather the crisis and remain in business for the benefit of our members.

## **For Now, We Plan to Keep Our Branches Open.**

As a financial institution, we are considered “essential” services, even in times of emergencies, when other services are not available. At this time most of our branch locations will continue to remain open to assist you with your financial needs, although we are reducing some hours and limiting the types of transactions for our staff’s safety. For continued updates on branch hours or closures, visit [www.thepolicecu.org/covid19](http://www.thepolicecu.org/covid19)

While we are instituting multiple steps to minimize health risks to our members, employees and communities, including enhanced cleaning procedures in our branches—**the health and safety of our members and staff is our top priority.** For that reason, the status of our branches remains fluid and subject to change. Our branches and website will have information posted regarding any changes in hours or transactions.

## **Not a member yet? Join today!**

The Police Credit Union exclusively serves law enforcement professionals (both active and retired) and family members throughout all of California. [Join today](#) and start enjoying these benefits and much more:

- Checking accounts with no monthly fees or minimum balance requirements
- Home and auto loans designed to help meet your needs
- Online and mobile banking
- Fee-free access to 30,000 ATM’s nationwide

## **Special Measures We Are Putting In Place:**

- We have reactivated our **Emergency Assistance Loan**. This emergency loan allows you to borrow up to **\$7,500, for a flat rate of 3.00% APR up to a maximum of a 36-month term\*\***. For details, go to [www.thepolicecu.org/emergencyassistance](http://www.thepolicecu.org/emergencyassistance)

- Additionally, we will work with you if you are experiencing difficulty making your loan payment, or need a credit line increase on your Visa. For assistance please call our Contact Center at 800.222.1931.
- We have taken additional measures to help you have access to your funds. You will now be able to withdraw \$1,010 a day from an ATM and daily debit card spending limits are increased to \$2,000.

## **Your Accounts and Your Money are Available 24/7 Through Online/Mobile Banking and ATMs.**

If you are unable to visit one of our branch locations during business hours, we offer many convenient ways to access your account and do transactions anytime, anywhere via Online Banking.

- Our Contact Center is just an 800# away. We are available between 7am – 7pm if you need assistance with your account or have a question by calling 800.222.1931.
- With [Online Banking](#) you can pay bills, check balances, open accounts, transfer money, apply for loans, and more at your own convenience.
- Our [mobile app](#) lets you do all those things plus deposit checks using your smartphone where ever you are – just snap a photo.
- If you need cash, our [ATM network](#) has 30,000 surcharge free locations – plus, we'll refund out-of-network ATM surcharges\*\*\*.

## **We're Standing By Ready To Help**

You rely on us every day for your personal financial needs, and we're going to continue to provide you with access to the important services you have come to count on.

We are all in this together, and we will get through this—stay safe and be safe!

Your Credit Union

\*As of 2/29/20

\*\*APR = Annual Percentage Rate. Example rate of 3% Annual Percentage Rate (APR) with 36 monthly payments = \$29.08 per \$1,000 borrowed. Available to members in good standing with memberships established on or before

March 1, 2020 or Active Law Enforcement personnel. Rate, terms, and conditions of the Emergency Assistance Loan are subject to change and this loan can be discontinued without notice.

\*\*\*The Police Credit Union will refund ATM surcharges up to \$3 per out-of-network ATM transactions until further notice. Checking account is required for rebates.