

March 21, 2020

Dear Members,

Up until this point, we have done our best to keep as many locations open as possible to provide continued service to members, while still keeping a safe and healthy space for employees. Unfortunately we've reached the point where we can no longer balance those things.

At this time, so many of our staff are already at home, and our concern for the health of the ones remaining is so great, that we have no choice but to close all branch lobbies beginning Monday, March 23. All of our drive thru locations will remain open, but we will be limiting their hours to 9 a.m. - 1 p.m. beginning Saturday, March 21. We have shortened our hours out of necessity to keep staff healthy and prevent burnout. We chose these specific hours to line up with what we know is happening in grocery stores. We hope this will allow people who are running their errands to complete their banking at the same time.

Looking realistically at the big picture, we understand it will possibly be weeks before we are back to normal business operations. We are thankful that we are equipped to handle the majority of your essential banking services remotely through Online Banking, the American 1 Mobile App (now with mobile check deposit), our Contact Center and other self-service options. We have more people than ever working remotely to support the Contact Center, which is available to serve you 24 hours a day.

Your cash needs can be met with our drive thru services, open 9 a.m. - 1 p.m. Monday through Saturday, and our extensive network of ATMs. Please visit our website for a current listing of all operating drive thru and ATM locations before visiting. Your credit and debit cards will work just like always and are the safest way for you to conduct business at the moment. Again, our Contact Center is available to assist with any issues you encounter or questions you may have.

American 1 Credit Union is financially strong and your deposits are safe and sound. We must also keep our employees safe and sound in order to continue to serve you.

We will try not to flood your inbox over the next few weeks, but we will keep you informed of anything important through email, our website and Facebook page.

Sincerely,



Martha Fuerstenau, President/CEO