Northern Colorado Credit Union COVID-19 Operational Update

I want to continue reaching out to all Northern Colorado Credit Union (NCCU) members during this unprecedented time. Today's message is to remind everyone that our phones are still answered by a live person and, while our lobbies have closed, our Greeley drive thru has remained open for both member and shared branch transactions. Additionally, members can complete many transactions, including loan applications, on our mobile app or by logging in to online banking. Our mobile app has the added feature of mobile deposit that allows members to deposit a check from the comfort of their own home.

If you need assistance outside of these channels, please contact us at 970-330-3900. Please remember to never provide any of your account information to anyone unless you have dialed a number you know is NCCU and you are sure you are talking to a representative.

Most employees are working remotely so that we can remain 100% operational for our members. To ensure that all our members are receiving the financial services they need, we have reached out to hundreds of members that may not have access to online banking and remote services.

We've also developed solutions for members that may be struggling financially due to COVID-19. If you have been financially impacted by COVID-19, please fill out the <u>online form</u> and a member of our team will contact you.

The <u>SBA's Interim Final Rule</u> was issued on April 2, 2020 and provides guidance on the Paycheck Protection Program (PPP) for small businesses, which was enacted under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). While NCCU does not offer small business loans under the emergency PPP, I did want to provide some information on the program.

Borrowers must submit <u>SBA Form 2483</u> (Paycheck Protection Program Borrower Application Form) and the required payroll documentation as outlined in the interim final rule to their SBA Participating Lender.

For further guidance see SBA's Paycheck Protection Program information here.

We wish you all the best. Please stay healthy and safe. NCCU is here for you now and we will be here for you when this has passed.

Please take care.

Russ Dalke CEO