



May 1, 2020

To our Valued Members,

I wanted to take a moment to thank frontline workers for their brave response and dedication. You and our employees at HMECU are the heart and backbone of our business, and we appreciate all your hard work.

### Helping flatten the curve

To help protect the health of our staff and members, on Monday, **May 4<sup>th</sup> Main West Branch will temporarily be closed.** Our Limeridge Branch located at 209 Limeridge Rd E and Brantford Branch located at 1-330 West Street, Brantford, look forward to continuing serving you Monday -Friday 10:00 - 3:00 p.m.

***We will also be limiting the number of members in-branch, at any given time.  
Please be mindful of social distancing while waiting.***

### Supporting your needs

We can help with almost anything through email or over the phone. If, after connecting with us by phone or email, we determine that your transaction cannot be completed remotely, we are always happy to assist you at our Limeridge or Brantford Branch.

***If you are sick or have travelled outside of the province in the last 14 days,  
we ask that you use our digital banking channels***

- **Online banking** - Our mobile app or online banking platform allows you to view account details, transfer funds, pay bills, or send money with Interac eTransfer®. If you have not yet signed up, please call 905.575.8888 or download at the [App Store](#) or [Google Play](#).
- **ATMs** - ATMs are available at all of our locations or get surcharge-free access at any [ding free](#)® ATM

### Offering help

HMECU is participating in the **Canada Emergency Business Account (CEBA)** program and encourage all small businesses that had accounts with HMECU prior to March 1, 2020 to [apply](#) for these government assisted loans. We also continue to offer for those in need, up to six-months of **credit relief** in payment deferrals on personal loans and mortgages.

We remain committed to keeping you informed about the actions we're taking to support you during this time. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com), visit our [website](#) or call us at 905.575.8888.

We look forward to seeing you soon.

Lew Figol  
Chief Executive Officer