



March 19, 2020

To our Valued Member,

As the situation with COVID–19 is extremely dynamic we will continue to make proactive decisions that are grounded in care for our members and employees, while also doing our part to help stop the spread of the virus.

Over the last week, as more areas, including the federal government, have called for increased social distancing to help contain the virus we are implementing some changes to our branch network.

Effective Monday, March 23rd, HMECU will reduce hours at all our branch locations from 10 a.m. to 3 p.m. Monday to Friday and 10am to 1pm Saturday.

Starting on Friday, March 20th, HMECU has made the decision to temporarily close our Satellite Locations at St Joseph's Hospital, Juravinski Hospital, and the General Hospital.

You can look forward to continuing being served by our Satellite staff at either our Limeridge Branch located at 209 Limeridge Rd E or Main West Branch at 1685 Main St W. Service is also available in Brantford at 1-330 West St, Brantford.

While we remain open, we strongly encourage you to complete your banking from the comfort of your home using our digital services:

- Online banking: View account details, transfer funds, pay bills, or send money with Interac e-Transfer
- HMECU mobile app: Available for download at the App Store or Google Play.
- Our ATM network or get surcharge-free access at any <u>ding free® ATM</u>
- Telephone banking: An automated, interactive bill payment and banking service you can access
   24 hours a day, 7 days a week.





Should you visit our branch, here are steps you can take to protect yourself and our staff:

- Use Hand Sanitizer / Wash your hands
- Ask for a surgical mask / Cough into sleeve
- Follow <u>Federal Guidelines</u> for maintaining social distancing that includes more then two meters/ six feet between 2 people

Please note, if you have travelled within the past 14 days, or if you are experiencing symptoms, please do not come into the branch.

We are grateful for the support we have received from our members and will continue to take further precautions to help address this unique, ever-changing situation. Should you have any questions, please feel free to email <a href="mailto:info@HMECU.com">info@HMECU.com</a> or call us at 905.575.8888.

We look forward to seeing you soon.

Lew Figol
Chief Executive Officer





March 13, 2020

To our Valued Members,

At HMECU, our thoughts are with those who have been affected by the outbreak of coronavirus (COVID-19). We believe it is our role during this time to prioritize the health and well-being of our members and staff while also playing a role in supporting the work to contain the virus with local health officials and government leaders.

I wanted to personally reach out to you our members and provide an update on the actions that HMECU is taking to help prevent the spread of the virus and support the health and well-being of our members, and our employees.

You may become aware that over the next few weeks we have taken a series of precautionary steps in response to this developing public health impact, including signage, increased cleaning and sanitizing procedures for our branches and staff. We appreciate your understanding that, as a member, your HMECU Experience may look different as we work through this time together.

While we are currently maintaining regular operations, our branches are prepared to modify operations with options that still allow us to serve you. This means we may adapt the branch experience by limiting face to face interactions and completing request by phone and email, or in some cases have transactions completed digitally or at an ATM. As a last resort, if we feel it is in the best interest of our members and staff, or if we are directed to do so by government or the health authorities, we will close a branch location. In any such situation, we expect branch disruption to be temporary.

I want to also thank you for supporting HMECU and our staff. It is our intent to remain transparent, providing the latest information to you our members. Should you have any questions, please feel free to email info@HMECU.com or call us at 905.575.8888

We look forward to seeing you soon.

Lew Figol,
President and Chief Executive Officer