MARCH 16, 2020

The recent outbreak of the Coronavirus has the public concerned about a potential pandemic and the impact it could have on daily financial transactions. We would like to reassure you that the health, safety and service of our members and employees is always our top priority. As such, Financial Horizons Credit Union has updated our business continuity plans and is taking precautions to deliver on these priorities and ensure stability should there be a global or local interruption of commerce.

WHAT FINANCIAL HORIZONS CU IS DOING:

- We continually disinfect our lobbies and offices, including door handles and countertops.
- Our employees may use sanitary gloves when handling transactions as a precaution.
- We routinely conduct Business Continuity and Disaster Recovery exercises to ensure that we can maintain successful operations and member service.

WHAT STEPS YOU CAN TAKE TO MANAGE YOUR FINANCES:

- Take advantage of our ATMs, Drive Up, Online Banking, BillPay and Mobile Banking app you can easily check balances, make transfers and pay bills through these free tools, without having to leave your home or come inside the branch.
- If you currently do not have a Debit Card, please call us to order one right away. ATM's will offer 24/7 access to cash at over 60,000 fee-free locations nationwide. Visit our website to see all fee-free ATMs near you.
- With our online banking site, you can make transfers to and from other financial institutions as well as send money to an individual using our PopMoney feature.
- With our mobile app, you can perform a variety of transactions, including mobile deposit of checks, remote bill payment and transfers. You can load your debit card into Apple Pay, and simply use the tap and go mobile wallet at accepting retailers. This can avoid having to use your card or keypads in public locations.
- Activate your eStatements if you have not already and reduce your exposure to mail flow and related contamination risks.
- Be sure to wash your hands thoroughly with soap or sanitizer before and after any money transactions, including currency exchange or payments, card usage, and ATM transactions.
- Members can always apply for loans remotely through our website.
- Most loan payments can be made online or by phone.
- With heightened pandemic threat, comes the elevated potential of scams. If anyone contacts you purporting to be from any agency or financial institution and asks for your personal information, please be diligent and do not share any account, social security, password or other personal identification details.

ADDITIONAL RESOURCES AND TIPS:

The following Federal websites are continuously providing updates on the current state of the Coronavirus (COVID-19):

- Centers for Disease Control and Prevention www.cdc.gov
- World Health Organization www.who.int
- OSHA Safety & Health Topics www.osha.gov

ADDITIONALLY, THE CDC ALWAYS RECOMMENDS EVERYDAY PREVENTATIVE ACTIONS TO HELP PREVENT THE SPREAD OF RESPIRATORY DISEASES INCLUDING:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth; if coughing or sneezing, cover with a tissue, or use your elbow to cover.
- Stay home when you are sick.
- Clean and disinfect frequently touched objects and surfaces using a household cleaning spray or wipe.
- Avoid crowded areas and maintain a distance at least three feet from anyone who is coughing or sneezing.

IN THE EVENT OUR LOBBY HAS ALTERNATE ACCESSIBILITY OR HOURS, PLEASE VISIT OUR WEBSITE FOR MORE INFORMATION. AS ALWAYS, PLEASE CONTACT US IF YOU HAVE ANY QUESTIONS.

- 775-945-2421 Hawthorne Office
- 775-463-7842 Yerington Office
- 775-428-6768 Fallon Office
- 775-625-3700 Winnemucca Office

THANK YOU FOR BEING A MEMBER OF FINANCIAL HORIZONS CREDIT UNION, WE APPRECIATE YOUR CONTINUED SUPPORT AS WE STRIVE TO PROVIDE A SAFE ENVIRONMENT FOR OUR EMPLOYEES AS WELL AS OUR MEMBERS.

