

July 1, 2020

To Our Maine Highlands FCU Community:

Many members continue to ask when our lobbies will be open for member traffic. Our answer to this is "we just do not know". What I can tell you is that we are open by appointment for any member who has a need to come into one of our offices. And, if you do need to come into an office, there is protocol that must be followed for the protection of our employees. You will be asked to wear a face covering when in the building and physical distancing must be maintained. The employee with whom you have an appointment will provide specific instructions regarding entrance to our buildings when setting up the appointment.

And, the sad reality is, none of us know what the new normal is going to look like as we move forward. Opening our lobbies would not make it easier for any member. We can only have two inside windows open in order to maintain the physical distancing requirements, plus one other member waiting in line inside the office. Our sidewalks would then need to be marked off with lines six feet apart. Members would need to wait outside and would only be allowed to enter one at a time as a member exits. You will also be required to wear a face mask while in the building. After a member leaves a teller station, then that station needs to be wiped down completely before the next member can be served. With all of this said, hopefully all members will understand that it is much quicker and more efficient for you to continue to use our drive-up services, allowing all of you to wait in the comfort of your vehicles.

Loan officers remain available by appointment as well. If there is a need to have a borrower come into the building, loan personnel will again review with that borrower the protocol that must be followed when entering. We continue to serve our borrowers needs with the use of electronic documents and e-signatures whenever possible. Employees continue to open new accounts electronically for members as well, utilizing the e-signature product.

What I am asking all members to understand is that it could take just one employee testing positive for COVID 19 to close an office for at least two days, until a thorough cleaning could be done. Then it would be necessary for management to move employees from another office to the affected office for coverage since all employees that may have been exposed would need to quarantine for 14 days. I know this is not what any of you, as members, want to happen, but it is what management needs to be prepared for in case of such an exposure. By asking members to continue to use remote services as much as possible, we hope to avoid such a situation.

Maine Highlands FCU understands that these are difficult times for everyone. Our employees continue to work diligently to deliver quality financial services to our members. Employees are here each and every day for the distinct purpose of taking care of you, the member. Because of their dedication, the Credit Union continues to meet our members' financial needs. Please remember to always be **patient and kind** to one another as we travel this road together.

Be safe, Rhonda Taylor President/CEO