

To Our Members & Community,

We understand the concern and uncertainty you may be experiencing surrounding the COVID-19 outbreak. As a precautionary move, Desert Valleys Federal Credit Union has activated its Pandemic Response Plan, which means we will be reducing staff availability and many of our staff will be working from their homes. As we respond to this rapidly-changing event, we have comprehensive plans in place to help promote everyone's health and safety as well as providing uninterrupted service. We want to assure you that we are deeply committed to being responsive to the needs of all of our members and employees.

Our goal is mutually beneficial. To provide as many services as possible while protecting our staff and our members from the spread of this virus.

Tips for safe banking –

- **We encourage you to use Desert Valleys Online Banking and Mobile Banking tools for self-service banking and 24/7 account access.** You can deposit checks, make payments, view transactions, check balances, find an ATM and more. Visit www.desertvalleys.org for more information.
- **Please avoid branch visits if you are sick, have been exposed to the virus or have traveled to a high-risk area.** Health experts are asking us to minimize in-person contact, so please consider using our drive-thru options rather than lobby visits for now. **During this period, we are reducing our lobby hours to 10:00am to 2:00pm and eliminating Saturday branch hours.** For everyone's safety, we have requested that our employees follow these recommended hygiene practices:
 - Cleaning all workspaces frequently
 - Frequent hand-washing and sanitizing
 - Avoiding touching the face
 - Avoiding close contact with people in general
 - Staying home if sick
- **Beware of scammers taking advantage of fears surrounding the COVID-19 pandemic.** Remember that we won't ask for confidential information – such as your name, password, PIN or other account information – if we reach out to you. Visit www.ftc.gov/coronavirus for more information.

We are here to help –

We are very sympathetic to all of those who may be affected by this unprecedented event. We understand that the current situation may cause financial uncertainty and hardships. If you're affected by COVID-19 and need

help with your accounts or making payments, please reach out to us at (760) 446-3500. Additionally, Desert Valleys will be reducing all overdraft and non-sufficient funds fees to \$1.00 until further notice.

Desert Valleys has a long history of supporting our members, employees, and communities in good and challenging times. We will remain vigilant and continue following Centers for Disease Control (CDC) and World Health Organization (WHO) guidelines, as well as guidance from federal, state and local officials, to make informed decisions.

We will get through these challenges together as a community and nation. As we move forward through this unprecedented time, please know that Desert Valleys is here to help. Please visit our website for further updates.

Thank you for banking with Desert Valleys. Stay safe and take good care of yourself and your loved ones.