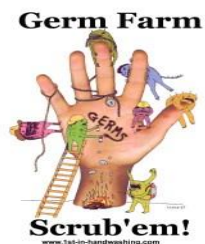


CORONAVIRUS



Our top priority at Members Financial FCU is the safety and well-being of our staff and membership.

We are closely monitoring the coronavirus situation and taking guidance and recommendations

from national, state and local health agencies.

It is important for you to know that management has a response plan including policies and

procedures in place to help protect you and promote continuation of business operations, including uninterrupted access to your Members Financial accounts.

In response to Centers for Disease Control and Prevention (CDC) guidelines of social distancing, we have decided to close LOBBY AT 3100 Sunburst Dr., Midland, TX to the general public effective Monday, March 23, 2020 until further notice. Drive-thru service will be available for teller transactions only. Please contact us at (432) 520-3443 if you need to schedule an appointment for limited face-to-face loan or other financial transactions. ATM will remain working for your convenience.

We've implemented a number of precautionary steps to help minimize the possibility of spreading coronavirus in the local community, including:

Suspended all non-essential travel for staff outside of the Permian Basin area.

Increased scope of janitorial services including additional sanitization of branches and equipment. Limited face-to-face meetings with members and outside vendors. We encourage the utilization of technology to help with any needed communication requirements.

Promoted effective hygiene practices based upon the recommendations of national and local health agencies.

We strongly recommend utilizing Members Financial electronic services including **online banking** and **mobile banking** with remote deposit capture for your everyday banking needs. You can apply for loan on the phone, a loan online, view account information, and send secure messages and more.

Members Financial Credit Union's electronic services include:

Mobile Deposit – Through our mobile app, take a picture of a check to make a deposit.

Bill Pay – Safely and securely send a payment instead of paying by check.

If you are not currently enrolled in Home Banking, visit **membersffcuc.org** and click the "Enroll Now" button under the Home Banking Login.

Protect Yourself from Cybercriminals

Unfortunately, during times of crisis, scams and criminal activity increase.

Be on the lookout for phishing emails that may appear to come from a trusted source.

Never click on unknown attachments or links or provide personal information via an unsecure website. Be cautious of emails and phone calls offering unexpected or unprompted information or in which the sender/caller requests your personal information.

As a reminder, if you suspect any fraudulent activity, please immediately contact us at (432) 520-3443.

We're here to help!

If you've been impacted by COVID-19, we're here to help. We encourage members who are facing financial difficulties to reach out to us for assistance.

Remember, your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States government by the National Credit Union Administration (NCUA). As we move forward, please be assured that everyone's health As we move forward, please be assured that everyone's health and well-being will continue to be the top priority guiding our business decisions.