



## **UPDATE March 25, 2020:**

As we continue to focus on our core objectives of the health and wellbeing of our staff and members, and ongoing service to members, we are making additional changes to our service delivery model.

**Effective March 30, 2020** access to our Williams Lake and 100 Mile House branches will be limited to **appointment only**. Appointments must be made by telephone or email and will be available only when it is not possible to complete the transaction through other channels.

Our **Bella Coola Valley branch** will continue to be accessible to members from 10:00AM to 2:00PM, Monday through Friday. This branch is remaining open due to the remote and isolated nature of the community, the fact that the Credit Union is the only financial institution in the community, and because the branch has instituted a staff rotation to mitigate risk. We will continue to monitor the situation in Bella Coola and are prepared to make additional adjustments as necessary to protect our staff and members.

While access to our physical premises is by appointment only until further notice, our team is still accessible to support you. You can conduct your financial transactions through our ATMs, night depositories, online banking, telephone banking, and mobile app available for Apple and Android. Additionally, members can call us or email us at [info@wldcu.com](mailto:info@wldcu.com).

During this pandemic, we thank you for your patience as we adapt to a new working environment. There may be some delays in responding to voicemail messages and emails but please be assured your financial needs will be looked after.

### **Q: Will the Credit Union continue to service its ATMs and Night Depositories?**

**A:** Yes. In fact, we will be retrieving transactions made through these channels more frequently to ensure that they are posted to your account promptly and any holds are reviewed and, where appropriate, removed.

### **Q: Are my deposits with the Credit Union safe and sound?**

**A:** Yes! Deposits made with BC Credit Unions are fully insured by the Credit Union Deposit Insurance Corporation of BC. More information on deposit insurance can be located [here](#).



**Q: What if I have additional questions not covered in this document?**

A: Please contact your branch via telephone to speak with a rep.

**UPDATE March 19, 2020:**

We have been following updates related to the novel coronavirus (COVID-19). As an essential service, we recognize the need to continue providing access to services in our communities. We have taken a variety of steps to enhance our cleaning and hygiene procedures in our branches and feel that we are doing a good job of providing a clean, healthy environment.

At the same time, our primary areas of focus are the health and wellbeing of our staff and members, and the ongoing service to our members. In order to support recommendations being made around social distancing, and to ensure our staff remain healthy and able to serve members, we have made the difficult decision to temporarily reduce our branch operating hours as follows:

**Effective March 23, 2020**

<b>Monday</b>	10:00 AM to 2:00 PM
<b>Tuesday</b>	10:00 AM to 2:00 PM
<b>Wednesday</b>	10:00 AM to 2:00 PM
<b>Thursday</b>	10:00 AM to 2:00 PM
<b>Friday</b>	10:00 AM to 2:00 PM
<b>Saturday</b>	10:00 AM to 2:00 PM <b>(Williams Lake branch only)</b>

Most of our employees will remain working on their regular schedules to ensure continuing service to members through alternative channels:

- ✓ Calling into your branch
- ✓ Online banking
- ✓ Telephone banking
- ✓ ATM withdrawals and deposits
- ✓ Deposit Anywhere through our online banking app
- ✓ Night deposit



**Q: If I make a deposit through the ATM or Deposit Anywhere will there be a hold?**

**A:** Our employees will continue to work their regular hours to complete these critical tasks. Deposits made through these channels will be reviewed the following business day and holds will be removed consistent with our current practices.

**Q: Will there be enough staff to answer incoming telephone calls?**

**A:** Yes. Most of our employees will continue to work their regular schedules to ensure sufficient support over the telephone for day-to-day transactions, questions, concerns, etc. In addition, we are making changes to our incoming call routing for our Williams Lake branch to enhance service.

**Q: How do I access Deposit Anywhere?**

**A:** Begin by installing the Williams Lake and District Credit Union app from the Apple App Store or your Android app store. Login with your online banking credentials (i.e. MemberCard number and password). Tap the “Deposit” icon and watch the step-by-step tutorial.

1. Select the account where you want the cheque deposited
2. Input the amount of the cheque
3. Snap pictures of the front and the back of the cheque
4. Tap continue
5. Confirm the details

The deposit will have an automatic hold until the next business day so our employees can complete their current verification practices.

**Q: What if I have an appointment booked with a Credit Union employee outside of these hours?**

**A:** Our employee will be in contact with you to make arrangements to either complete the appointment via telephone or to arrange a time to continue the appointment.

**Q: How can I avoid becoming a victim of fraud during this time?**

**A:** Unfortunately, criminals find ways to exploit unprecedented situations such as this pandemic. We have a great [fraud awareness document](#) available on our website for your review. Please call us if you have any questions or concerns; we’d prefer to talk to you now than to see you become the victim of a fraud.



**Q: What is the process if I need payment relief on my loans or mortgages?**

**A:** Please contact your Loans Officer by telephone **as soon as you are financially impacted**. We have many options available to help you through this difficult time. If you are not yet financially impacted, your Loans Officer may ask you to call back when you become impacted.

We understand that many are concerned about the future; however, our resources are best deployed to help members who have already been impacted. Please be prepared to provide up-to-date information on your employment, income, assets and liabilities. In order to craft unique and appropriate relief for your individual situation, we must be working with the most up-to-date information.

**Original Communication March 12, 2020:**

There has been much media coverage about the novel coronavirus (COVID-19) outbreak and we know that our members have many questions about how your Credit Union is preparing for the continuing spread of this virus. Our primary areas of focus are the health and wellbeing of our staff and members, and the ongoing service to our members. Frequently asked questions are covered below:

**Q: Does the Credit Union have a plan in place to address a pandemic?**

**A:** Yes, Williams Lake and District Credit Union has a comprehensive business continuity plan in place that covers a wide range of events, including a pandemic. We review this plan regularly to ensure that it provides appropriate responses to a number of events.

**Q: What steps is the Credit Union taking in branches to address the coronavirus outbreak?**

**A:** We are following the practical guidelines issued by the World Health Organization, including:

- ✓ Ensuring workspaces are clean and hygienic through regular wiping of surfaces with disinfectant wipes
- ✓ Promoting regular handwashing of our employees and members by providing easy access to alcohol-based hand sanitizer
- ✓ Promoting good respiratory hygiene in our workplaces by displaying reminders in our branches and ensuring that tissues are easily accessible for those who develop a cough or runny nose



- ✓ Encouraging our employees to consult Health Canada notices prior to travelling
- ✓ Encouraging our employees to utilize health and wellbeing time to stay home if they are not feeling well

**Q: What precautions should I take to avoid the coronavirus infection?**

**A:** Follow the practical guidelines issued by the World Health Organization, Health Canada, or your local health authority. Common advice includes:

- ✓ Washing your hands frequently and thoroughly
- ✓ Maintaining at least 3 feet between yourself and anyone who is coughing or sneezing
- ✓ Avoiding touching your eyes, nose and mouth
- ✓ Covering your nose and mouth with your elbow or a disposable tissue when you cough or sneeze, then disposing of the tissue immediately
  
- ✓ Staying home if you feel unwell
- ✓ Contacting your health care provider if you have a fever, cough, and difficulty breathing
- ✓ Staying informed on the latest developments (visit websites such as [www.who.int](http://www.who.int), [www.bccdc.ca](http://www.bccdc.ca), and [www.interiorhealth.ca](http://www.interiorhealth.ca))

**Q: What can the Credit Union do for members who become infected, or who are asked to quarantine?**

**A:** The Credit Union is able to offer a wide variety of our services over the telephone or through online banking. If you've been asked to quarantine and need assistance with day-to-day banking, please contact your branch by telephone.

**Q: What can the Credit Union do for borrowing members who become infected, or who are asked to quarantine?**

**A:** If this occurs, please contact your branch by telephone and ask to speak with your Loans Officer, who will be in the best position to review your situation including any potential insurance benefits and any payment relief you may require.

**Q: What actions is the Credit Union taking for the upcoming AGM?**

**A:** We are continuing to monitor the situation and will be following the practical guidelines issued by the World Health Organization. If any changes are anticipated, we'll communicate them to our members through our branches, our website, and our social media channels.



**Q: How can I receive future updates?**

**A:** We'll be providing any future updates through our branches, our website, and our social media channels. If you have specific questions not covered in this document, please feel free to contact your branch.