



## **You Can Count on Your Credit Union**

During this unprecedented time, most of us are experiencing concern and uncertainty surrounding the novel coronavirus (COVID-19) and its progression. At this point, it is unknown how long these circumstances will last or what the future looks like. However, one thing is for certain—Montana's not-for-profit credit unions are committed to providing you support and fulfilling your financial needs as the situation evolves.

We want to assure you that Montana's credit unions remain essential, safe, and secure during these unprecedented times. There has been no impact on transferring money, depositing money, or paying bills through your debit card, credit card, or through an electronic transfer. Every credit union in the state has deposit insurance which protects your deposits up to at least \$250,00 per individual depositor.

Montanans are facing life-altering changes as a result of this growing pandemic. Unfortunately, for many members of our communities, this has meant loss of jobs and changes to income. Our credit unions have put special initiatives in place to help members through these uncertain times, I encourage you to reach out to your credit union to discuss loan modifications, emergency loans, and financial counseling.

The health and safety of our members, employees, families and communities are our highest priority. That said, our credit unions have had to make difficult decisions regarding day-to-day practices. Most have closed their lobbies to mitigate the possibility of contracting COVID-19; however, their drive-throughs remain open, ready to serve you. Credit unions across Montana stand willing and ready to help you navigate this challenging time as your financial needs arise. If you are being impacted financially by COVID-19, your credit union is more than happy to work beside you to find the solutions that are best for you. If you aren't a credit union member, and are unsure of where to start, visit [www.montanascrreditunions.coop](http://www.montanascrreditunions.coop) to learn more and find a branch near you.

We wish everyone continued health and safety as we work together to prevent the spread of this pandemic threat.

Tracie Kenyon, president and CEO of Montana's Credit Unions