



Dear Members,

At Family First Credit Union, the safety and well-being of our members, employees, and school systems we serve is our number one priority. Our goal is to help our members manage their finances every day and we deeply care about the personal well-being of our members. Due to the current situation with the Coronavirus COVID-19, we wanted to let you know what we're doing to ensure your health and safety amid the ongoing concerns. We have implemented our Business Continuity Plan to be prepared for the current Coronavirus COVID-19. Our Pandemic Committee has had many meetings to prepare the best path forward to serve our members with consistent and secure service. All employees have been trained to keep their work areas disinfected and to practice social distancing. We are following guidelines established by the Centers for Disease Control. All employees have been instructed to take sick leave if they are ill.

On March 19, 2020, due to the school shutdown and recommendations from the Centers for Disease Control, Family First Credit Union will be temporarily converting our branches to partial access where members will not be able to physically enter the Hapeville or Roswell branch. Our call center will be available by phone during our normal business hours and we will have two drive thru lanes open at both branches to serve members. The Lending Department remains open for business. All loans can be disbursed by our online solution IMM eSign. This means that you can sign your loan package electronically thru email and have no need to visit a branch. After signing, we will deposit the loan proceeds into your account. If a member cannot use IMM eSign or the electronic delivery method, the member can make an appointment and visit a branch. Our Member Service Representatives will be available by phone to assist our members with questions about their savings and checking accounts, debit cards, credit cards, and IRAs. We anticipate this temporary closure of full access of our branches to be for the next two weeks.

We encourage you during this difficult time of Coronavirus COVID-19 to take advantage of banking remotely where we have many solutions to offer for convenience:

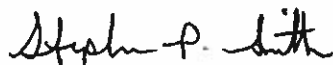
- **Drive Thru** – The Hapeville and Roswell branch both have drive thru lanes that make banking convenient and safe. This will limit the risk to you and our employees with unnecessary human contact.
- **Call Center** – If you have questions about your account, a loan, or any other need, you can depend on Family First to be there to provide the best customer service. Our phone number is (404)768-4980.
- **Audio Response System** – Family First offers an audio response system (Express Line Teller) that offers members access to their account 24 hours a day and 7 days a week. Members can get balance inquiries, make transfers and payments, and much more. The audio response (Express Line Teller) phone number is (404)768-3459
- **Online Banking** – Login to our online banking solution for easy access to your account 24 hours a day and 7 days a week. Members can get balance inquiries, make transfers and payments, access bill pay, and much more. Please visit this link to learn more about our online services: <https://www.ffcuga.org/services/onlinebanking.php>.

- **Bill Pay** – Members can pay their bills online with a checking account and not have to mail checks. This service is so convenient and only takes a few minutes of your time!
- **Mobile Banking** – Members can use their phones to access our mobile banking solution that allows them to make balance inquiries, transfers, and payments. Also, you will have access to bill pay, and much more.
- **Mobile Check Deposit** – Members can make deposits from their phone by using our mobile banking solution. This feature is very convenient and saves members time from having to visit branches.
- **Allpoint Network** – Members with checking accounts can access the Allpoint Network to withdraw money from ATMs without a surcharge fee. Allpoint has over 55,000 ATMs that are surcharge free including ATMs at Target, Walgreens, and CVS.
- **Loans** – We want to be clear that our lending program is open and ready to serve. We are confident we can serve our members electronically with the use of IMM eSign thru email to disburse loans. For loan applications, we will contact you and advise you on the process of closing a loan electronically using IMM eSign. If a member cannot sign a loan electronically using IMM eSign thru email, we will set an appointment for the member to come to either branch to close the loan. We are here for you in this difficult time and feel our pandemic response system will meet your lending needs.

As you can see, Family First Credit Union has so much to offer to our members by remote banking. Please make every attempt to use the items mentioned above during the next few weeks for convenience and to ensure the safety of you and our employees. Together, we will defeat the Coronavirus COVID-19 and be back to our normal business as usual.

As always, thanks for being a member and we will continue to strive to give you the best customer service with the highest level of integrity. Be safe and best wishes to you!

Sincerely,



Stephen Smith
President and CEO