

Welcome to the SeaComm Federal Credit Union podcast! Your guide to financial information and what's going on at your credit union.

The situation we find ourselves in is very strange and new to us and it's causing significant financial pain for many. Here are some smart things you can do during this pandemic.

First of all, be in the know. We've adjusted our operations to help stem the spread of coronavirus and protect members and employees. Be sure you're up to date on the latest information. The lobbies at SeaComm are only open by appointment but the drive-thru has extended hours in the Massena, Potsdam, and Malone locations: Monday - Friday: 7:30am to 6pm and Saturday: 8am to 1pm. Drive-thru hours at our other branches remain the same. We have also extended our Call Center Hours: Monday - Friday: 7:30am to 6:30pm, Saturday: 8am to 1pm

Now, if you run into difficulty making a loan payment or have other problems, be sure to contact us. Reach out. We'll look for individualized solutions that can help ensure those facing financial disruptions due to COVID-19 can keep the lights on, keep food on the table, and maintain a secure financial future once the country makes it through this public health emergency.

Be sure to protect your data. Be vigilant about protecting your digital identity and personal data. If we reach out to you, we won't ask for confidential information such as your name, password, personal identification number (PIN) or other account information. Recent reports note that criminals are using the COVID-19 crisis as a basis for email attacks to try to snag personal information, steal money and infect computers with malware.

Be sure to utilize our online and mobile services. You can easily deposit a check using mobile branch and using your SeaComm Visa credit or debit cards for payments, it's especially important now when we all are being asked to practice social distancing. You can still meet most of your obligations without leaving your home, thanks to your credit union.

Remember, your money is safest in a credit union. There are lots of things to worry about these days, but the safety of your money in your SeaComm account isn't one of them. Your money is safer here than it is in your pocket or under your mattress. There is no risk in keeping money in your credit union account, but there are countless risks to holding cash. It can be lost to fire or flood—or stolen. In contrast, each deposit account at a federally insured credit union is backed by the full faith and credit of the United States government for up to \$250,000 through the NCUA. No depositor has ever lost a penny of NCUA insured funds.

So be healthy out there and be safe.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for listening!