



March 16, 2020

To our Valued Members,

At Coast360 Federal Credit Union, the health and safety of our employees and members remains our greatest priority during this time. We know COVID-19, or coronavirus, continues to be a rising concern for all of us, especially with the confirmed cases in Guam.

Coast360 is prepared to activate our Business Continuity Plan to continue serving you with excellence, while doing our part to mitigate the spread of coronavirus. We are actively monitoring information from the Center of Disease Control and Prevention (CDC), as well as federal and local agencies to help ensure our actions are in line with official recommendation and guidance. We are communicating regularly with our employees to keep them informed and to ensure the safety of our employees, members and community.

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Maite, Guam
96910

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Temporary Adjustments to Member Services:

In an effort to do our part in tackling the spread of the coronavirus and maintaining core services for you, we will implement the following adjustments:

Effective, Tuesday, March 17, 2020, and until further notice:

- Member center services will be centralized to the Maite member center through the drive-up tellers, appointment-only lobby services and Contact Center.
- Lobby access will be limited to appointments only for loan closing and loan deferment services and subject to health screening in a designated area.
- Tamuning and Dededo Member Centers will be closed.
- Temporary Operation Hours: Monday through Friday, closed Saturdays

Maite Member Center:
10:00 am to 3:00 pm

Contact Center (477-8736):
9:00 am to 4:00 pm

- All Coast360 ATMs will remain accessible for as long as feasible. Members should anticipate possible downtime in the event usual third party services to maintain the units are impacted.
- Loan applications will be limited to personal loans and credit cards at this time.
- Temporary Service Suspension:
 - Notary Services
 - Shared Branching Services
 - New Membership and Account Opening
 - Access to Safe Deposit Boxes
 - Access to Coin Kiosks
 - Purchases of Cashier's Checks
- Annual Election & Membership Meeting scheduled for 03/25/2020 is postponed until further notice. All prior ticket purchases will be credited to member accounts by 03/18/2020.

Together we thrive.





Additional Measures We're Taking:

- **Health Screening:** All scheduled appointments will require health screening in a designated area prior to entering the building.
- **Deferment Programs:** We're here to help. Please contact us if you have been financially impacted by recent circumstances. For information on how Coast360 may be able to assist you, call our Credit Solutions Services team at (671)477-0124 or email creditsolutions@coast360fcu.com.
- **Increased Staffing in Essential Areas:** While we anticipate a reduced work force during this time, we are coordinating efforts to reallocate staffing in the Contact Center and Maite Member Center.
- **Remote Work Options:** To alleviate significant impact to service and productivity, we have activated remote work options to employees where applicable.

What Members Should Do to Prepare:

Now is the time to make sure you have all you need to stay in touch with us and your accounts.

- Make sure we have your most recent email address and contact number(s). To update your email address and/or contact information, download and complete a [Member Update Form](#) and submit at the Maite Member Center through the drive-up teller.
- [Enroll](#) in Coast Online where you can manage your account any time, from anywhere. You must have a valid and updated email address with us before you can proceed.
- Download the [Coast Mobile](#) app where you can check your balance, transfer money member-to-member, make loan and bill payments, deposit checks, locate ATMs, and more. You'll need to sign up for [Coast Online](#) to access the mobile app services.
- [Coast by Phone](#) telephone banking is also available for remote access to your account.

As the circumstances and information continue to evolve very quickly, please note that times, dates and service status are subject to change at any time. We are committed to remaining proactive in communicating any changes with you as soon as they are available. We urge you to stay informed with us at coast360fcu.com/covid19 and on Facebook at facebook.com/coast360fcu. These will be the primary channels of Coast360 information, along with traditional news outlets as necessary.

Coast360 Federal Credit Union remains committed to serving you. We are people helping people. Together we will get through this. Together we thrive.

Sincerely,

Gener Deliquina
CEO