



CORONAVIRUS COVID-19

Dear Valued Members,

We are all dealing with an issue of immense magnitude and our hearts go out to all who have been affected by the coronavirus. Looking out for our members and employees is our top priority. We are monitoring the evolving situation and we're doing everything we can to protect your best interests and ensure you have access to the financial services you need. We're here for you when you need us most.

We would like to encourage you to use our other alternative business channels to avoid person to person contact:

- Make check deposits with **Remote Deposit Capture** through **MCU Mobile**.
(If you haven't already done so, download the free app today).
- Check balances and **transfer money** through **MCU Online** or **MCU Mobile**.
- Use **ATMs** for cash withdrawals
- Use our **drive-thru location** for cash or check transactions
- Deposit checks in the night drop
- Apply for loans at **MCU online**
- Open accounts at **MCU online**
- Call Us – If you'd like to speak with us directly, feel free to call our Member Service Center during normal business hours at 713-778-6300. We are happy to help.

We realize that some of our members may be asked to stay home from work as a precaution or in the case of illness. This may be a burden on your financial situation. If you have loans with MCU and you are not able to make the payment due to lost wages, think about these options:

- Skip a Pay on your next personal or auto loan payment. We are waiving the requirement of having a span of three months between skipped payments as well as waiving the fee. Submit your request **here**.
- Should you need a loan during this time, we can handle this completely electronically. No need to come to the branch. Go to **memorialcu.org** to get started.

- Free up some monthly income by refinancing your current mortgage. Rates are at their lowest levels in years and you may find that refinancing is a great way to improve cash flow. This starts by visiting **Member Home Loans**.

We will keep you updated on how MCU is responding to the evolving Coronavirus (COVID-19) situation. Look for our latest updates on [Memorialcu.org](https://www.memorialcu.org) and through our social media channels on **Facebook, Instagram, and Twitter**. You can also learn more about how to keep you and your family safe at the [Centers for Disease Control and prevention \(CDC\)](https://www.cdc.gov) website.

