

COVID-19 Update -March 24, 2020

Loan Late Fees & Excess ATM Usage Fees Waived

To help our members during this challenging time, CORE will be waiving loan late fees until June 30, 2020.

In addition, ATM fees for excess use of out of network ATM's will also be waived until June 30, 2020. CORE members have access to the largest no-surcharge ATM network of any financial institution in Central New York with over 66,000 no-surcharge ATM's. While we can't control if an out of network ATM owner charges a surcharge on their ATM, we will be sure to waive the fee for using out of network ATM's too frequently, understanding that the current crisis may force members to change the ATM's they use.

Loan Assistance & Counseling

We also stand ready to work with members who have been impacted financially by the COVID-19 outbreak and encourage you to call our offices to speak with a member service representative or loan officer to make us aware of your situation, so that we work with you on your loans if your income has been affected. We will respond to all members in need, but please be patient with us as we are working with reduced staff levels at our offices as a result of the COVID-19 outbreak.

Also, we want to remind members that CORE has partnered with GreenPath Financial Wellness, and their financial counseling and debt management services are free for all CORE members. Please remember that you can reach out to a certified GreenPath counselor at 1-800-550-1961 to discuss things like budget adjustments due to changes in income, or to help you work with lenders other than CORE that you might have open loans with.

Beware of Fraud and Scams

Unfortunately, there has been an increase in scams recently as criminals try to take advantage of the current situation. Please be extra cautious about potentially fraudulent emails and phone calls right now. If you have any questions about whether a call, email, or letter is from CORE, please call us at 315-656-8220 or 315-458-0439.

CORE will NEVER contact you by phone or email to ask you to verify details of your account with us like debit or credit card numbers, social security numbers, or passwords. If you receive a phone call, email, or text message like this please do not provide any information and contact us immediately.

New York State has identified your credit union as an essential service, and we are prepared here at CORE to continue to provide you with access to your accounts and essential financial services, and we are committed to work with you during this difficult time.



COVID-19 Update – Friday, March 20, 2020

Like you, CORE is doing everything we can to safeguard the health of our members, employees and the community. We know you rely on us every day for your financial needs and we are here to help, especially with the unpredictability of the spread of COVID-19. If you have been financially impacted by the current situation and need assistance with your account or loan, please call and speak to a member service representative so that we can help you work through the situation.

CORE Federal Credit Union's financial strength, coupled with our online services, prepares us well for navigating through these uncertain times. We have put our pandemic response plan into action and are committed to doing what we can to help minimize the potential spread of COVID-19 while continuing to provide comprehensive banking solutions.

On Tuesday, March 17th we converted to drive-thru service only at our offices and beginning Monday, March 23rd we will be reducing on-site staff in our offices and have more employees working from home to augment social distancing measures and better protect our CORE team members. In conjunction with this, our drive-thru will return to regular hours for each office noted below. Although staff schedules have changed, we want to assure you that we are taking care of the team that takes such good care of you, our members, and our employees will continue to be paid and receive needed benefits.

We encourage you to continue to use remote services like online banking, mobile app, remote check deposit, bill pay, and our ATM network, all of which are available 24/7. If you do not currently use online banking, you can request that service, along with online bill pay and remote check deposit on our website at www.core-fcu.com.

These are unprecedented times, but we stand ready to work through them with you together.

East Syracuse drive-thru hours

Monday – Wednesday 8:00 am to 4:00 pm
Thursday - Friday 8:00 am to 6:00 pm
(315)-656-8220

North Syracuse drive-thru hours

Monday – Wednesday 8:30 am to 4:30 pm
Thursday – Friday 8:30 am to 6:00 pm
(315)-458.0439

Out of area toll free number 1-877-479-2042

Important COVID-19 Update - Monday, March 16, 2020

At CORE FCU we are committed to the health and safety of our members and staff, and to providing financial services to our members.

As you know, a State of Emergency has recently been declared in the communities that we serve, and schools have been ordered closed in Onondaga County today. As of today, there has also been a documented case of COVID-19 (coronavirus) in Onondaga County.

Because of these factors, in addition to the recent cancellation of our Annual Meeting, CORE FCU will activate its Pandemic Policies and Procedures after the close of business today. We will close for lobby transactions at both of our offices and will operate on a Drive-thru only basis until further notice.

In order to offer additional flexibility during this time, we are taking the following steps:

- Effective Tuesday, March 17, 2020 both CORE drive-ups will have extended hours from 8:00 am to 6:00 pm Monday through Friday.
- Additional staff will be redirected to handle incoming phone calls from members to address your questions.
- For members not enrolled in online banking, phone transfer restrictions will be relaxed to allow for over the phone transfers to and from accounts owned by the same members.
- For **critical, non-transaction related business**, branch appointments will be considered as appropriate. Please call 315-656-8220 (East Syracuse) or 315-458-0439 (North Syracuse) to speak with a member service team member.

In addition to these measures, we continue to provide access to cash through Drive-thru ATM's at our offices, as well as over 66,000 no-surcharge ATM's throughout the country. We also encourage the use of our night depository, online banking services, mobile app, and remote check deposit service, all of which are available 24/7. We sincerely apologize for any inconvenience this may cause our loyal members; however, we feel this is in the best interest of our staff, our members, and the community.

We continue to closely monitor the situation and will provide you with updates through our website and email. We want to assure you that we are taking all the necessary steps to provide you access to credit union services during this State of Emergency, while also safeguarding the health and safety of our staff, our members, and the communities that we serve.

Thank you for understanding and please follow the CDC's guidance to properly protect yourself and others during this time.

Bill Sweeney
CEO