

First American Bank

Financial Relief

We understand some of our customers may be experiencing financial hardships during this unprecedented time of COVID-19. We may be able to make accommodations to provide payment relief to our personal and small business loan customers.

Congress has just passed the “CARES” act to provide key financial relief measures for consumers and businesses affected by COVID-19. We are working through the program to understand how we can effectively help our customers. **For more information and to apply for programs, [contact SBA](#).**

The circumstances surrounding COVID-19 are rapidly changing and First American Bank’s highest priority remains the protection and wellbeing of our employees, customers and communities while continuing to serve your banking needs.

We will continue to update you as more information becomes available.

To learn more about the CARES Act relief options available for your business visit [SBA](#).

First Community Bank

<https://www.firstcommunitybank.com/first-community-bank/information>

04/02/2020

Dear Customers:

At First Community Bank and People’s Community Bank, our primary concern will always be the health and safety of our employees, customers, and communities.

In light of continuing developments related to the COVID-19 pandemic, we have temporarily closed all branch lobbies, redirecting lobby customers to our drive-thru service and our other full-service alternative banking methods. You may set up an appointment to speak with your banker by calling your [local branch](#).

We’re here to help.

We understand these challenging times may cause financial hardship. We are here to offer assistance. To help reduce financial stress during this time, we have listed below some options available to you:

Help for your Business: If the COVID-19 is impacting your business, please reach out to your relationship manager. [Click here for contact information for your local branch](#).

Consumer and mortgage loan payment deferral program: If illness, caring for a household member with the virus, or any workplace interruption related to COVID-19 impacts your ability to make loan payments, we are offering loan payment deferral options.

Consumer Loans include: Personal, Auto, RV, ATV, Boat, Home Equity Line and Credit Card. Click here to download the [Consumer Skip A Pay Request Form \(134KB\)](#) [\(Opens in a new Window\)](#)

. (See below for Mortgage Form)

Consumer Loans include Personal, Auto, RV, ATV, Boat, Home Equity Line and Credit Card. Completed forms can be mailed, delivered to the drive-thru of your local branch, or uploaded below.

Consumer Skip A Pay Request Form Upload (See below for Mortgage Form Upload)

Email Address

**Click here to download the [Mortgage Modification Request Form \(172KB\)](#)
(Opens in a new Window)**

*Completed forms can be mailed, delivered to the drive-thru of your local branch, or uploaded below.
Mortgage Modification Request Form Upload*

Suspending late fees on loan payments: We will be suspending late fees on loan payments for 90 days.

Note: If you are a Highlands Union Bank credit card holder, you will need to request late fee refunds by calling (304) 431-2214 or email us at HighlandsUnionCreditCardSupport@fcbinc.com.

No new repossessions: Effective immediately, we are not initiating any new repossession activities related to personal property financed by First Community Bank. This suspension will continue through the end of April 2020 and may be extended as we continue to monitor the pandemic.

No new foreclosures: Effective immediately, we are not initiating any new foreclosure activity. This suspension will continue through the end of April 2020 and may be extended as we continue to monitor the pandemic.

Help for your Business: If the COVID-19 is impacting your business, please reach out to your relationship manager. [Click here for contact information for your local branch.](#)

Anything else? Please contact Client Care at **800-971-4671**.

Try our Alternative Ways to Bank Safely during this time:

- Online Banking
- Mobile Banking with Mobile Deposit
- ATMs opened 24 hours a day 7 days a week. Go to firstcommunitybank.com for locations.
- Night Drop (Don't use debit cards? - If you need to make a deposit or a loan payment, complete the necessary paper items, place in an envelope, seal the envelope and place in the Night Drop. The Night Drop is usually located in the first lane of the drive-thru.)

We remain committed to working with our customers during this stressful time. We will continue to closely monitor the situation and evaluate the need for additional measures to support our customers, colleagues, and communities, should those needs arise.

3/27/2020

Temporary Branch Operations Changes

Beginning Saturday, March 28, 2020, the Jonesboro Road Branch located at 164 Old Jonesboro Road in Abingdon, Virginia, will not be open on Saturdays, until further notice. Please visit our Maringo Rd. Branch at 24412 Maringo Road in Abingdon, Virginia or our Bristol Commonwealth Branch at 821 Commonwealth Ave in Bristol, VA for Saturday Drive-Thru Service.

On Saturday, March 28, 2020, the Abingdon Main Street Branch located at 340 W. Main Street Abingdon, Virginia, will not be open. Please visit our Maringo Rd. Branch at 24412 Maringo Road in Abingdon, Virginia or our Bristol Commonwealth Branch at 821 Commonwealth Ave in Bristol, VA for Saturday Drive-Thru Service.

Thank you for understanding.

03/19/2020

As we all face the unprecedented challenges associated with the COVID-19 pandemic, we wanted to make you aware of a temporary service change that First Community and People's Community Bank are making for the safety of our customers, staff, and communities.

Effective Thursday, March 19, at 3 p.m., our lobbies will close. We will remain open for drive-thru service and continue to provide full-service banking through our alternative methods. Additionally, lobby service will be available on a case-by-case basis, by appointment. Please contact your personal banker to arrange any in-person appointments.

Our convenient, Alternative Banking Solutions include:

- ATMs: Most accept cash and check deposits. Visit FirstCommunityBank.com for a full list of locations
- Mobile and Online Banking allows 24/7 account access with an array of valuable services, including bill pay, transfers, mobile check deposits
- Client Care Agents are available to assist at (800) 971-4671, Monday through Friday, 7 a.m. to 6 p.m., and Saturday, 8 a.m. to 12:30 p.m.

- Xpress Telephone Banking (888) 695-2265

In uncertain times, sometimes the only course is to rely on each other. We know you have lives to live, so we're doing what we can to make it possible — while keeping you and your family safe. We will continue to provide full banking services at the impeccable level of customer service you've come to expect; we will just be offering them a bit differently. While temporarily closing our lobbies was a hard decision, we feel this is the best decision to keep our communities safe.

Thank you for understanding.

03/16/2020

Dear Customers,

As a community bank, our primary concern is and always will be the health and safety of our customers, associates, employees, and communities. We are closely monitoring the ongoing developments and safety information related to the coronavirus (COVID-19) and are acting on the latest recommended guidance provided by the Centers for Disease Control and Prevention (CDC) and our state and local public health authorities.

Ongoing Service - Currently, all First Community Bank branches remain open and prepared to serve the banking needs of our customers. Although our physical locations are open, we want to remind you that, as always, you can access your account 24/7 using online banking and mobile banking, which are options that allow you to complete most transactions on any device right from your home. In addition, most of our 24/7 ATMs are now capable of accepting deposits, including cash deposits, as well as allowing withdrawals. For our most updated ATM and branch locations and hours of operation, please visit our website at firstcommunitybank.com. Our client care department is also available at (800) 971-4671, 7 a.m. to 6 p.m., Monday through Friday, and 8 a.m. to 12:30 p.m. on Saturday.

Business Continuity - Federal and state regulatory agencies require financial institutions such as First Community to have business plans and testing processes to address pandemic scenarios, such as the coronavirus. First Community has business continuity plans in place that are thoroughly and frequently tested to ensure we can continue to serve our customers. First Community is prepared to safeguard the health and safety of their customers, staff, and communities, while ensuring the delivery of important financial services such as money and credit availability, electronic banking, and Visa Debit Card services. First Community stands ready to continue to provide important financial services and support to our customers through the present situation.

Steps We're Taking - We have also implemented other precautionary measures at our branches and other office locations. We have ensured that as many staff members as possible may work remotely without interruption or lapse in customer service. We are avoiding large gatherings by rescheduling meetings as conference calls or webinars or by postponing non-essential events altogether. We have postponed all non-essential business travel in the short-term. Per CDC guidelines, we are cleaning and disinfecting customer areas and support facility common areas more frequently and ensuring hand sanitizer and other cleaning products are readily available. In particular, we have increased the regular cleaning of high frequency touch point areas such as handrails, door handles, and teller desks. We are urging employees that have symptoms or that have been exposed to someone with symptoms to stay home.

Steps You Can Take - Please remember to follow the guidance provided by the CDC to help prevent the spread of diseases. Visit the CDC website or your local public health authority's website for the most recent information. Beware of scams by staying on the look-out for suspicious email, text messages, or phone calls – especially fraudulent government agency or donation schemes.

We remain committed to working with our customers during this stressful time. We will continue to closely monitor the situation and evaluate the need for additional measures to support our customers, colleagues, and communities, should those needs arise.

First National Bank of Santa Fe

<https://www.firstnational1870.com>

Their COVID link brings up another banks website (parent bank maybe?)

<https://www.sunflowerbank.com/COVID19>

We are committed to providing for our customers' financial needs and being an active supporter of all the communities we serve. As the coronavirus (COVID-19) is being addressed at global and local levels, we want you to know that we are prepared to ensure access to your assets and our services as we take measures to protect the health and safety of all our Sunflower Bank, First National 1870, and Guardian Mortgage customers and associates.

Customer Support and Branch Information

- Our branches are open and we are here for you. **We are beginning to implement "by appointment only" services in some communities.** Please check the left navigation on this page for the latest branch services in your area. Enhanced cleaning procedures have been implemented in all locations, and hand sanitizer is available to our customers.
- **Sunflower Bank/First National 1870:** For those who prefer to speak by phone, Customer Care support is available at 888.827.5564: 8 AM-8PM (CT) Monday-Friday and 8AM-4PM (CT) Saturday. CheckIt – automated phone banking is always available at 800.552.2432. Please note that wait times are higher than usual.
- **Guardian Mortgage:** For those who prefer to speak by phone, Customer Service support is available at 800.331.4799 or you can email us at customerservice@gmc-inc.com: 8 AM-5 PM (CT) Monday-Friday. Please note that wait times are higher than usual.
- We provide secure digital options that allow you to bank confidently from anywhere and we encourage you to use these tools. If you have not yet enrolled in online and mobile banking, please contact us today. These services allow you to deposit checks, make account transfers, and view your balances without having to leave home. Your local branch or phone Customer Care can get you started on enrollment.
- Rest assured, your deposits will be available to you when you need to access them whether as cash or electronically. While it is always advisable to have an amount of cash available (at least \$100), the most secure way to ensure you can make financial transactions is by being able to complete both in-person and electronic transactions. In addition, the World Health Organization has provided guidance encouraging use of electronic payments over cash handling to limit physical contact with public objects.

Consumer Protection Information

Events such as this often bring out scammers, the FTC has important information on how to protect yourself from fraud:

- <https://www.consumer.ftc.gov/blog/2020/02/coronavirus-scammers-follow-headlines>
- <https://www.sunflowerbank.com/StayingSafeOnline>

Credit Card Customer Information

- Skip-a-Pay is available from April 1, 2020 through May 31, 2020.
- Credit card customers may skip the cycle's minimum payment on the account.
- Finance charges will continue to accrue.

Information for Current Business Customers Without Online Banking Services

- Existing Sunflower Bank and First National 1870 business customers who do not currently use online banking, remote deposit and/or ACH origination services will have their first three months of maintenance fees waived if they sign up for those services. To enroll, please email us at TMSales@sunflowerbank.com and include your company name and city in the email. You may also contact your local Treasury Management or Commercial Banking representative.

Small Business Administration (SBA) Loan Customer Information

- View our dedicated page on the [Paycheck Protection Program](#) for information on all SBA COVID-19 loans.
- States/counties that have been declared a disaster are listed on the SBA's Disaster Loan Assistance page <https://disasterloan.sba.gov/ela/Declarations/Index>. Please reference this list regularly to see if your county has been declared. If your county has been declared a disaster area, go to <https://disasterloan.sba.gov/ela/> to apply for assistance.

HSBC USA

HSBC is vague on the details of any assistance it might offer, noting simply that “bank relationship managers are available to discuss available assistance programs. Customers who have been impacted by the coronavirus and need support are invited to chat online or to call HSBC at 866-949-2351.

To learn about mortgage or home equity line of credit assistance programs that may be available, customers can call 855-806-4657 to speak with a relationship manager.”

HSBC has created a page for updates: [coronavirus help page](#).

Kirtland Federal Credit Union

We realize many members may experience disruption in employment during this outbreak of COVID-19 that will affect their financial stability. We have several options that can help! If you're experiencing financial difficulties, please give us a call at 1-800-880-5328.

For more information and updates, visit: <https://www.kirtlandfcu.org/covid-19.aspx>

Main Bank

This bank has not made public any offers of assistance to its customers but if you have been financially impacted by the rapidly changing COVID-19 situation. If you require any assistance we recommend you contact the bank directly at (505) 880-1700.

New Mexico Bank and Trust

Personal Accounts:

Effective March 23, 2020 through April 30, 2020

The coronavirus pandemic is creating financial uncertainty for many customers. We recognize that our customers are actively monitoring the situation and evaluating their current and future financial needs. As such, we are happy to provide relief for our customers during this time of need.

- **Monthly maintenance fees associated with consumer checking and savings accounts will be waived.** We will waive monthly maintenance fees associated with maintaining minimum balances on consumer checking and savings accounts beginning March 23, 2020 through April 30, 2020.

- **Foreign ATM fees assessed by New Mexico Bank & Trust will be waived.** Customers using other banks' ATMs will not be assessed fees. Other banks and ATM operators may charge a fee and balance inquiry, withdrawal and international fees may apply.
- **CD early redemption fees will not be assessed.** Customers who need to redeem a CD early will not be assessed an early redemption fee. We recognize that customers may need access to funds to take care of unexpected expenses or respond to changes caused by the current situation. Customers must contact us to redeem any CDs.

Effective April 1, 2020 through July 1, 2020 the following relief will be available on consumer loans:

- **Late fees on all consumer loans will be waived.** The late fees on all consumer loans will be automatically waived for customers.
- **No payment will be required on consumer credit cards.** Most credit card customers, who are currently in good standing, will automatically see a \$0 minimum due on statements beginning on April 1, 2020. Interest will continue to accrue on the unpaid balance at your current interest rate during the period that the payments are deferred, which may result in higher finance charges over the life of the loan. Customers who have auto-payment set up for their credit card account will need to contact card services at consumercards@htlf.com by the 15th of the month to help them setup no payment due on consumer credit cards.
- **Customers may elect payment deferral on most consumer installment loans.** Consumers may elect to defer all payments on most consumer installment loans without penalty. This will not be done automatically for customers. Enrollment is required for participation in this program. Enroll and learn more below.
- [Consumer Loan Deferral Program](#)

Coronavirus Aid, Relief, and Economic Security (CARES) Act Enactment - March 30, 2020

On Friday, March 27, 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was enacted, representing one of the largest emergency aid and economic assistance programs ever adopted. Although guidelines on the implementation of the CARES Act have not yet been shared with financial institutions, we recognize the importance of communicating information about the CARES Act, and how it could potentially assist you.

- [CARES Act Programs for Individuals](#)

CONSUMER RESOURCES

- [Consumer Relief](#)
- [Stimulus Payment Calculator](#)

Small Businesses:

SMALL BUSINESS RELIEF EFFORTS

We stand by our clients, employees and communities in good times and during times of unrest. The coronavirus pandemic is creating financial uncertainty for many businesses in our community and we want to help. We are offering small businesses a loan relief program and a

90-day Skip Pay for credit card. Please see details below and reach out to your Small Business Relationship Banker with any questions.

Small Business Loan Relief

Small business customers have the option to make interest-only payments for the next 90 days. The deadline to do so is Thursday, April 30.

"Skip Payment" for Small Business Credit Card

For the months of April, May and June, our small business credit card clients, who are currently in good standing, can skip their payment without penalty. Finance charges will continue to accrue, but no late fees will be assessed and skipping these three payments will not negatively impact the client's credit.

Most Small Business Credit Card clients will **AUTOMATICALLY** be signed up for this unless the client is signed up for auto pay. Any client paying their bill via auto-pay will need to contact card services at commercialcards@htlf.com 10 business days before your statement due date to skip payment over this period.

We are prepared to support our small business clients. We will get through this crisis together, and will continue to be a valuable partner during this unprecedented time and in the days ahead.

Coronavirus Aid, Relief, and Economic Security (CARES) Act Enactment - March 30, 2020

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- [CARES Act Programs for Businesses and Non-Profits](#)

SMALL BUSINESS RESOURCES

- [Small Business Relief](#)

For more information and updates, visit <https://www.nmb-t.com/covid-19-communication-center>

Nusenda Credit Union

In alignment with the New Mexico Governor Michelle Lujan Grisham's COVID-19 business directives, we have decided to close all branch lobbies beginning March 20; however, we will be extending our service hours at our drive-ups, call center, and phone appointments with Financial Consultants.

Stay Connected to Your Credit Union

Nusenda offers many secure, convenient ways to access your accounts without visiting a branch. We are encouraging you to take advantage of our [Mobile and Internet Banking services](#), where you have 24/7 access to transfer money, pay bills, and deposit checks using Mobile Deposit. [ATMs](#) are also available anytime.

Our call center will be available from 7:30 a.m. to 7 p.m. Monday through Friday and from 8 a.m. to 4 p.m. on Saturdays to assist members.

Drive-Up Services

Our drive-up services in Albuquerque, Santa Fe, Taos, and Los Lunas will be extended from 8 a.m. – 7 p.m. Monday through Friday and 8 a.m. – 4 p.m. on Saturdays. View our [branch locations](#) page to find a drive-up location near you.

Video Teller Machines

Video teller machines allow you to conduct live video transactions with a Nusenda Credit Union employee. Simply press the **Live Teller** button or insert your debit card and enter your PIN and follow the on-screen instructions and a live video teller will appear. Almost any transaction you make at a face-to-face teller line can also be completed using these machines. You can make deposits, withdrawals, transfers, loan payments, cash checks, and more.

Beginning April 1, members in [Socorro](#) will have access to a walk-up video teller machine.

Video teller machines are available at our [Socorro](#), [St. Michaels](#), [Unser](#), Taos, [Kirtland AFB](#) branches during the following hours:

- Monday – Friday 8 a.m. – 7 p.m.
- Saturday 8 a.m. – 4 p.m.

Phone Appointments

You can also [make a phone appointment](#) to speak with a Financial Consultant:

- Albuquerque, Rio Rancho, Santa Fe, and Los Lunas will be available by phone 8 a.m. – 7 p.m. Monday through Friday and from 8 a.m. – 4 p.m. on Saturdays.
- Taos and Socorro Financial Consultants will be available by phone from 9 a.m. to 5 p.m. Monday through Thursday and from 9 a.m. – 6 p.m. on Friday.

Our Financial Consultants will call you at your appointment time — please do not come to the branch lobby as they are closed.

We're Here to Help

Nusenda Credit Union remains focused as ever on serving your financial needs. To help members financially impacted by COVID-19, we are offering the following support:

- Waived fees for using non-CU Anytime ATMs (ATM provider may still charge a fee)
- Skip-a-payment for credit cards – Look at your upcoming April statement for details
- Payment deferrals on auto, personal, and equity loans – contact us for payment relief
- Member Assistance Loans – members who qualify can take out a temporary 0% relief loan. Some restrictions apply, contact us for more information.
- Help with your mortgage – contact our team at [877-827-0554](tel:877-827-0554), and we'll work with you to find a solution.

We look forward to being of service to you during this challenging time and are [supporting existing community resources to fight COVID-19](#).

Rio Grande Credit Union

<https://www.riograndecu.org/coronavirus>

At Rio Grande Credit Union, the well-being of our members and employees is a top priority. Recent reports concerning the Covid-19 situation suggests using social distancing as a critical line of defense for you and your families. **For that reason, we have decided to close our lobbies to the public beginning Friday, March 20 at 5:00 PM until further notice.** Drive thru lanes will continue to remain open. Should you absolutely require access to access to a lobby, here are the guidelines.

Email communication is the best way for us to get information to you quickly. Please ensure we have your correct email address with this secure form ►

Special Member Services Available

[Click here for a list of special services we now have available.](https://www.riograndecu.org/Special-Covid-19-Services)
(<https://www.riograndecu.org/Special-Covid-19-Services>)

Here are easy ways to access your accounts and perform transactions:

Video Banking coming

With Rio Grande Credit Union's Video Banking, our live representatives can securely help you via video chat from the convenience of your own home. Apply for loans, new accounts, sign forms and do many of the other things you would in a branch.

Online and Mobile Access

RGCU's mobile app and online banking platforms allow you to easily access your accounts and manage finances remotely including:

- Pay bills and transfer funds
- Make loan payments
- Send money to friends and family
- Freeze or unfreeze your debit or credit card
- Set-up account alerts
- Apply for loans
- Deposit checks (mobile)

[Click here for more information](#) ►

ATM Network

You can make deposits, check balances and withdraw cash surcharge-free at one of our convenient ATMs or our participating CO-OP Network and CU Anytime locations. Text a Zip Code to 91989 to find nearby ATMs.

Use your Rio Grande Credit Union Debit Card

Your RGCU Debit Card not only allows you to make purchases locally or online, you can access cash at any ATM or get cash back when you are shopping. Plus you'll earn reward points. [Get more information here](#) ►

Text Concierge

Don't have time to talk? Text us at 505-262-1401 and interact with a live representative who can help you with your credit union business.

Member Resource Center

Our [Member Resource Center](#) remains open and is handling calls as usual. Call wait time could increase as volumes go up, so we ask for your patience during this time.

Business Members

If you are a business member, we have a resource page just for you. [Click here](#) ►

Past News

Message from CEO Week of March 9

With all of the news lately about Covid-19 (Coronavirus), I know that it has been on everyone's mind. It's certainly been on mine and the team at Rio Grande Credit Union. Like you, we are taking this public health concern very seriously.

To that end, I want to reach out to you, our members, and let you know that RGCU has a thorough and comprehensive business continuity plan. Protection of our members and employees is at the utmost importance to us. RGCU has put measures in place at branches as recommended by CDC (Center for Disease Control and Prevention) and the New Mexico Department of Health.

- Clean and disinfect lobby/drive-thru surfaces and equipment
- Employees are discouraged from reporting to work if sick
- We have conducted training for our employees to practice elevated hygiene practices
- We have supplied all of our facilities with sanitization materials for use by employees and members

Will there be an interruption in service?

RGCU is also focused on ensuring all critical member services are uninterrupted – now and into the future. Situations like this are not new to us. In fact, the last similar threat to this was in 2009 with the H1N1 Flu Pandemic. Fortunately, RGCU is even better positioned to handle a crisis like this with redundant and expanded coverage of operations and delivery channels. A good example of that is our extended branch locations covering much of the Albuquerque metro area, our online and mobile technologies, and our vast ATM network that gives you access to nearly 30,000 no cost machines worldwide.

This is an unprecedented time for all of us and RGCU will communicate any changes in member services on our website and email. In closing, I want to say that Rio Grande Credit Union has been successfully in business since 1953 and we have overcome many obstacles along the way. I am confident we are prepared to overcome this threat like all others in the past.

Look out for scams

As an added measure of protection, please know that fraudsters sometimes use health alerts as an opportunity to increase their ID theft and other efforts. Please use caution when replying to phone calls and emails asking for personal information.

On behalf of the RGCU staff and board, thank you for your attention and most importantly your continued membership and trusting Rio Grande Credit Union as your financial partner.

We will post any updates on our website, RioGrandeCU.org. If you have any questions or concerns please [email us](#).

Mike Athens

President-CEO

<https://www.riograndecu.org/Special-Covid-19-Services>

Because money doesn't come with instructions

With ongoing developments, we know you may have concerns about your budget, your investments, your cash flow or payroll. You can rely on us to provide advice and smart solutions to help you navigate risk during the recent ups and downs of the market.

IF YOU ARE IMPACTED FINANCIALLY

As this situation evolves, members may be affected financially. Rio Grande Credit Union is here to help. Options may include:

- [Free Financial Coaching](#)
- Skipping a payment on your auto loan, signature loan, or signature-secured loan
- A 0.00% APR Relief Loan of up to one month's net pay, maximum of \$4,000, and up to 90 days with no payment
- Loan extensions
- We are temporarily lowering the fee of our Periodic Overdraft Protection Service (POPS) from \$26 to \$10
- We are waiving fees if you make a payment from another institution's account through our convenient portal
- If you have questions or would like information on one of the options above, please call us or text us at 505.262.1401.

[Click here for ways to contact us about any of these services ►](#)