

# Sandia Area Federal Credit Union

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, they ask that you contact them to find out how they can best help you:

- Text, call or email a member service representative at: 505.292.6343 or [member.services@sandia.org](mailto:member.services@sandia.org) from 8am until 6pm Monday - Friday MDT and from 9am until 1pm on Saturday.
- Chat or video chat at [sandia.org/eLobby](https://sandia.org/eLobby)
- Schedule an appointment – if you need to visit a branch location to access your safe deposit box, notarize documents or open a new account or loan, prior to visiting you must schedule an appointment at: [sandia.org/appointment](https://sandia.org/appointment)

# Sandia Laboratory Federal Credit Union

SLFCU is offering the following options\* for assistance:

- [Skipping a payment](#) on your auto loan, signature loan, CreditLine, or signature-secured loan
- [Skipping a payment](#) on your SLFCU credit card
- A “relief loan” of up to one month’s net pay
- Waived penalties for early term certificate withdrawals
- Loan extensions
- Credit limit increases for your personal SLFCU credit card

If you have questions or would like information on one of the options above, please call us at 505.293.0500 or 800.947.5328.

\*Subject to eligibility, loan, and credit approval

➤ I’m expecting a stimulus payment. What do I need to know to get my direct deposit successfully?

In most cases, your stimulus payment will be deposited in the same account as your tax refund or payment. When filing your taxes, there are important account number formatting and account ownership requirements when supplying your direct deposit information to the IRS on your tax forms. **It is important to supply your account number using the formats on [this page](#).** In addition to helping you locate the correct format for your account numbers, you will also find SLFCU’s routing number and account ownership considerations in the “For tax refunds” section.

If you have specific questions regarding the stimulus payments, the [IRS has put together a list of helpful frequently asked questions](#).

## ACCESSING YOUR ACCOUNTS

SLFCU offers many secure, convenient ways to access your accounts without visiting a branch. We encourage our members to consider taking advantage of these options if possible:

- **Use online and mobile banking:** You can make transfers between your accounts, transfer money to another SLFCU member, make loan and credit card payments, deposit checks, review transactions, and more. [Learn more](#) or [enroll](#).
- **Use our automated phone banking system:** You can review balances and deposits, make transfers and loan payments, and more. You must enroll before using [automated phone banking](#). To access automated phone banking or enroll, call our Contact Center.
- **Call our Contact Center:** Our Contact Center can assist with many transactions, questions, or issues. Call 505.293.0500 or 800.947.5328 to speak with a representative or send our team a secure message through online or mobile banking. Representatives are available Monday - Friday from 7:30 a.m. - 6:00 p.m. (MT) and Saturdays from 8:30 a.m. - 2:00 p.m. (MT).
- **Use 28,000 surcharge-free ATMs:** SLFCU is part of CO-OP, a nationwide network of ATMs where you can get cash and check your balance surcharge-free. Many ATMs also accept deposits. [Locate an ATM near you](#).
- **Use the drive-up:** Our Juan Tabo, Cottonwood, Edgewood, Los Lunas, Paseo, Rio Rancho, and Tech Park branches offer [drive-up services](#).

For assistance with a transaction or account-specific matter, call 505.293.0500 or 800.947.5328. Or, submit a secure message in [online banking](#).

For more information and updates, visit <https://www.slfcu.org/COVID19>

# State Employees Credit Union

## COVID-19 Update 3/30/2020

### We're Here for You - 3/30/2020

We want to take this time to recognize the impact COVID-19 has had, and will have, to the finances of our members and our local communities. If you're facing financial hardship due to an interruption in your income, we will work with you to ease the burden of your payments. We advise using our Schedule a Meeting form online and a Member Representative will get in touch with you. Calling is an option, but please be aware that hold times could be longer than normal. We will do our best to take your call as quickly as possible. With a focus on supporting you in this tough time, below are changes in effect to provide relief and increased peace of mind for you.

### Contact Us:

- [Schedule a meeting online](#) – Quick and easy.

- [Loan and new account applications available online](#)
- Call Center: 800-983-7328
- Mortgage: 954-3474

#### Account Support:

- **Share Certificates:** No early withdrawal or closing penalties.
- **Debit Card Replacement:** Free overnight shipping.
- **No Transaction Fee:** Temporarily suspending Savings and ACH transaction limits.
- **NSF Fee Refunds:** For qualifying members and circumstances.
- **ATM Withdrawals:** \$500 daily cash withdrawal limit.
- **Free Copies:** Statement and check copies will be emailed upon request.
- **Night Drop:** This is being checked multiple times throughout the day at every branch.
- **Mobile Banking:** Deposit checks, pay bills, and transfer funds.
- **Online Banking:** Transfer funds, pay bills, pay loans, view statements and balances.

#### Lending Support:

- **Loan Payment Extensions:** Payment extensions are available on all loan types excluding credit cards and line of credit products.
- **State ECU Loan Pay:** Fee waived for loan payments made by debit card using [State ECU Loan Pay](#) online or by phone at (800)983-7328.
- **Emergency Loans:** Available up to \$3,500 at 5.95%APR up to 24 months and 60 days to first payment.\*
- **Mortgage Loans:** 60 day extensions are available on mortgage loans with the exception of Home Equity Line of Credit.
- **Auto Loans:** If **purchasing** a new or used vehicle, apply online to obtain a pre-approval and receive \$150 with your first payment not due for 120 days. **Refinance** your current auto loan from another financial institution and receive \$150 and 120 days of no payments. **Call or visit SECUNM.ORG for more information on April 1<sup>st</sup>.**\*\*

#### Member Business Loan Support:

- Six (6) months of interest only payments (or )
- Two (2) months of deferred payments and three (3) month interest only payments

#### State ECU and the New Mexico Shutdown - 3/24/2020

The governor's mandate for all New Mexicans to stay home drives home how important it is to step up social distancing as a way to combat the spread of coronavirus. We are aware of how much your life is changing in drastic ways and empathize with the uncertainty. We are here if you need to reach out to us to discuss your loans, deposits, and cash flow—especially in light of

your personal circumstance. We are aiming to be as flexible as possible to help with financial solutions today and going forward.

Members can continue to access their money in an assortment of methods such as ATMs, drive-thrus, debit/credit cards, online and mobile banking, mobile wallets, and more. Thank you for your trust and loyalty, we are here to help make your financial transactions continue to run smoothly during this uncertain time.

### **Service Availability - Effective Through April 10**

To safeguard the health and safety of our employees and members as well as to help do our part to help mitigate the spread of the coronavirus, we have closed all of our lobbies to the general public. However, State ECU is operational—and we are here for you, even though we are doing business in a slightly different way for the time being.

You can keep your financial life humming along with mobile banking, remote deposit, online banking, bill pay, TARA, and DocuSign. You can visit ATMs as well as use our drive-thru windows at all branches from 8:30 a.m.-5:30 p.m., Monday-Friday. Every branch has a night deposit drop, which is a great way to drop off deposits and payments. The drop boxes are emptied first thing in the morning, and hourly during business hours. In addition, our Call Center will be functioning at full capacity during this time. Situations that necessitate meeting with a member of State ECU will be handed on a case-by-case basis through a set appointment.

**Drive Thru** (full service during business hours)

**Branch Lobby** ([by appointment only](#))

**Branch Night Deposit Drops** (checked during business hours)

**Mortgage Center** ([by appointment only](#))

### **Website**

- [Contact Forms & Inquires](#)
- [Schedule Appointments](#)
- [Loan](#) & [Account](#) Applications

### **Mobile Banking**

- Transfers Funds
- Deposit Checks
- Pay Bills

## **Online Banking**

- Transfer Funds
- Pay Bills & Loans

## **TARA Telephone Banking 800-974-8272**

**Call Center 800-983-7328** (full service during business hours)

## **ATM Network**

### **Your money is safe with State ECU**

We understand that you have to adjust every day (sometimes moment by moment) to drastic changes in your everyday life. However, one thing you don't have to worry about is the safety of your money with State ECU. Your credit union is fully backed by the full faith and credit of the U.S. government through the National Credit Union Administration (NCUA)—and deposits are insured up to at least \$250,000 per individual depositor. We invite you to visit [ncua.gov](https://www.ncua.gov) to learn more about share insurance.

## **COVID-19 Resources**

### **State of New Mexico**

### **Control and Prevention (CDC)**

### **World Health Organization (WHO)**

# **TD Bank**

In order to better accommodate older customers and those most at risk for COVID-19, TD Bank has designated the first hour of its full-service store operations and customer appointment bookings for serving those clients.

In addition to some store closures that were previously announced, stores that are remaining open are operating on reduced hours. Customers who need to visit a store are encouraged to use the drive-through or to schedule an appointment in advance; safe deposit access also is available by appointment.

As of March 27, additional information is available at the TD Bank website about the types of financial relief TD Bank can offer through the TD Cares program to customers who have been impacted by COVID-19.

For customers who have a TD personal loan, auto loan, mortgage, home equity loan or line of credit, TD Fit Loan or TD Bank, N.A. Visa credit card, the bank can help with deferment of payments and waiving certain late payment fees.

Small business customers are invited to contact their relationship manager or a store manager, or to submit a request online. Available relief options include: refunds on monthly maintenance fees for business deposit accounts, deferment of payments on small business loans and lines of credit, refunds on transaction fees such as overdraft and non-TD ATM fees, waivers of certain fees for Merchant Solutions Customers and early access to business certificates of deposit with no early withdrawal penalties.

Any customer affected financially by COVID-19 can call TD Bank at 888-751-9000.

For more information and updates, visit [TD Bank's coronavirus help page](#).

## **U.S. Bank**

U.S. Bank is encouraging customers to utilize its digital banking features, including its mobile app, online banking or banking by phone. Effective March 19, U.S. Bank has temporarily reduced its hours of operation in all branches and is encouraging the use of drive-up services rather than lobby services.

Any U.S. Bank customer who has been financially impacted by COVID-19 and needs immediate help is invited to call the U.S. Bank assistance line at 888-287-7817.

At its website, U.S. Bank is adding details to the ways in which it may be able to assist its customers—both personal banking and small business.

Mobile check deposit limits have been raised for personal banking customers, to accommodate their increased need to bank from home. U.S. Bank is offering reduced pricing on certain smaller personal loans and a Visa card with a 0% intro APR on purchases and balance transfer for 20 billing cycles.

A separate section of the website addresses [mortgage help and repayment options](#).

For small business customers, the bank has temporarily reduced rates on business loans and lines of credit and is temporarily waiving the fee for businesses to receive money digitally from their customers with Zelle.

For more information and updates, visit [U.S. Bank's coronavirus help page](#).

## **US Eagle Federal Credit Union**

Please note, as a financial institution, US Eagle is considered an **ESSENTIAL BUSINESS** and will continue to remain open to address your needs.

- Schedule appointment: <https://form.jotform.com/200786376314155>

Our goal is to continue to provide excellent service and access to all of your banking needs with minimal interruptions.

### **Financial Support For Hardships**

The impact of COVID-19 reaches beyond the illness itself. With many people beginning to feel the financial impact, we are:

- **Waiving fees on many products and services**
  - Consumer Checking Account Monthly Fees
  - Business Checking Account Monthly and Maintenance Fees
  - Courtesy Pay Overdraft Protection Fees
  - NSF Forgiveness Fees
  - Late Fees on Loan Payments
  - Late Fees on Credit Card Payments
  - Skip-a-Pay Fees
  - Stop Payment Fees
- **Loan Extensions**

Offering the option of member requests for deferred payments on most loans

The **Eagle Relief Loan** is available to help members who have experienced a loss or reduction of income due to the COVID-19 pandemic.

- 0% APR for the first 90-Days
- Up to \$5,000 with 24-months to pay

**To learn more or apply for the Eagle Relief Loan or extensions on applicable loans, please see the below links:**

- [\*\*Surcharge-Free CU Anytime ATM Locator\*\*](#)
- [\*\*Eagle Relief Loan\*\*](#)
- [\*\*Loan Extension\*\*](#)

Transition Of Service Options: <https://www.useagle.org/us-eagle/about-us-eagle/serviceoptions>

## **Wells Fargo**

Wells Fargo customers experiencing hardship from the coronavirus can call 800-219-9739 to speak with a trained specialist about their options. This includes customers of consumer lending, small business and deposit products. According to a March 20 [release](#):

*“Wells Fargo is suspending residential property foreclosure sales, evictions and involuntary automobile repossessions. The company also is offering fee waivers, payment deferrals and other expanded assistance for credit card, auto, mortgage, small business and personal lending customers who contact the company.”*

CEO Charlie Sharf stated, “We will continue to evaluate this fluid situation and take additional action as necessary.”

Wells Fargo has temporarily closed some branches and adjusted other branches’ operating hours. Customers are encouraged to utilize drive-up, rather than lobby, services when possible, and to use the available mobile and online banking tools.

To assist homeowners, the bank is granting immediate three-month payment suspensions to mortgage customers who request assistance and has now posted FAQs specific to [mortgages and home equity](#) online.

For more information and updates, visit [Wells Fargo’s coronavirus help page](#).