

As we continue to monitor the situation with the Coronavirus (COVID-19) outbreak, the health, safety and well-being of our members and employees are our number one priority.

Serving Our Members

Our business continuity plan to prevent service disruptions is in place. This includes remote access capabilities, alternate work locations for employees, nightly backup of critical information and daily systems testing.

We are taking extra precautions to keep our branches and offices clean and as safe as possible during this situation. We have instituted more frequent cleaning and disinfecting of our facilities, and continue to communicate with our team regarding our strategies and best practices.

At this time, all branches are fully staffed and operating under normal hours. We encourage you to follow the [Center for Disease Control's \(CDC\) recommendations](#) for preventing the spread of infectious viruses. If you are not feeling well, we ask that you please avoid visiting a branch and instead take advantage of the many resources available to you to conduct business with us remotely.

Managing Your Money Remotely

Here are ways to manage your money and conduct business with us remotely versus coming into a branch:

- [Digital Banking](#) is available 24/7 with our mobile app or at [electrosavings.com](#). You can deposit checks, transfer money, monitor balances and transactions, pay bills, control access to your Electro debit or credit card and much more—all from your computer or mobile phone.
- Apply for a loan or open a new account online at [electrosavings.com](#).
- Loan approvals and closings can be done electronically using secure email, simply let our Member Service Representative know this is how you prefer to close your loan.
- Use drive up teller windows available at our Maryland Heights and Wildwood branches, as well as at [Shared Branch](#) locations for transactions.
- Access your accounts at over 30,000 nationwide no-fee [CO-OP Network ATMs](#).
- Call us at **314.434.6470**, toll-free **800.844.8313** or email members@escu.org for assistance.
- We are also available through private messaging on Facebook during business hours.

Assisting Members and Employees

As we continue to monitor developments regarding the Coronavirus, we recognize some of our members and employees may be negatively affected. Rest assured we are here for you and ready to work with those experiencing financial difficulty. We encourage you to contact us for assistance with loan payments, credit limit increases, or emergency cash. Call us at **314.434.6470**, toll-free **800.844.8313** or email members@escu.org.

Be Cautious of Scams

The vast majority of people step up helping their neighbor during times of public fear and anxiety; however, there are those few that look to take advantage through scams. We urge you to be cautious and on the lookout for scammers trying to take advantage of those in need of assistance or people looking for ways to help. The Federal Trade Commission (FTC) has provided a helpful resource: <https://www.consumer.ftc.gov/blog/2020/02/coronavirus-scammers-follow-headlines>.

Communication Updates

We will continue to monitor the situation to determine the potential expansion of available assistance or changes to our operations, and continue to communicate these decisions with you through email, on [electrosavings.com](#) and our social media channels.

Our goal is to help ensure the health and safety of you and our employees while providing uninterrupted service. On behalf of Electro's staff and volunteers, please stay safe and know we are prepared and here for you, your family, and our community, because together we are stronger.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Struble".

Jim Struble
President/CEO