



Maine Credit Union League

BRANCH/LOBBY CLOSURE MESSAGING

Statement - Lobby Closure Due to COVID-Positive Employee

To protect our employees, our members, and the community we serve, we temporarily closed our (INSERT LOCATION) branch on (DAY) after learning that one of our employees tested positive for COVID-19. The employee is self-quarantining at home, and we look forward to our employee making a full recovery. Individuals who had close contact with this person have been notified.

(INSERT CU NAME) is taking every precaution and following all state and federal CDC guidelines to safeguard the health and wellbeing of our employees and members. An extensive cleaning and disinfecting of our credit union has taken place, with close attention directed to areas where our affected employee may have touched surfaces.

If applicable - We have re-opened the branch to drive-through service only. We are closely monitoring the environment and the COVID positivity rate in our community and will announce plans for re-opening the lobby at a later date. You always can view the opening status and hours of operation for any of our branch locations on our website at (INSERT WEB ADDRESS).

In the meantime, we encourage you to use our credit union's online and mobile banking services, which are always available, or one of our convenient ATMs. As a member of our credit union, you have access to the largest surcharge-free ATM network in Maine, with over [250 locations](#), as well as [shared branching opportunities](#) with other credit unions. If you need additional assistance or require an appointment, please dial (INSERT PHONE NUMBER) to speak to one of our friendly representatives by phone.

Thank you for your patience as we work to keep you and our employees safe.

Statement - General Lobby Closure at a Branch

To protect our employees, our members, and the community we serve, we temporarily are closing our branch lobby at our (INSERT LOCATION) effective (INSERT DAY). We have been closely monitoring the positivity rate of COVID cases in our area and believe this step is necessary to safeguard the health and wellbeing of our employees and members.

If applicable - While our (INSERT LOCATION) lobby is closed, members can visit one of our other branch locations (hyperlink to locations if possible) or utilize our drive-through service. You can view the opening status and hours of operation for any of our branch locations on our website at (INSERT WEB ADDRESS).

In the meantime, we encourage you to use our credit union's online and mobile banking services, which are always available, or one of our convenient ATMs. As a member of our credit union, you have access to the largest surcharge-free ATM network in Maine, with over [250 locations](#), as well as [shared branching opportunities](#) with other credit unions. If you need additional assistance or require an appointment, please dial (INSERT PHONE NUMBER) to speak to one of our friendly representatives by phone.

Thank you for your patience as we work to keep you and our employees safe.

Statement - Closure of All Credit Union Branch Lobbies

To protect our employees, our members, and the community we serve, we temporarily are closing all branch lobbies. We have been closely monitoring the positivity rate of COVID cases in our area and believe this step is necessary to safeguard the health and wellbeing of our employees and members. *If applicable - We will re-open lobby services on (INSERT DATE) if positivity rates and hospitalizations begin to decline. Drive-through service remains open.*

In the meantime, we encourage you to use our credit union's online and mobile banking services, which are always available, or one of our convenient ATMs. As a member of our credit union, you have access to the largest surcharge-free ATM network in Maine, with over [250 locations](#), as well as [shared branching opportunities](#) with other credit unions. If you need additional assistance or require an appointment, please dial (INSERT PHONE NUMBER) to speak to one of our friendly representatives by phone.

Thank you for your patience as we work to keep you and our employees safe.

Q&A/ Talking Points

Why are some credit union branches open and my credit union's branch is closed?

Credit unions always operate with the health and safety of their members and employees in mind, and they consider several factors when deciding whether to close their lobbies or keep them open. Staffing needs, trends in COVID cases and

hospitalizations, and of course, recommendations from state and federal health officials are just a few of the factors that are taken into consideration. Each credit union will make a decision based on their own evaluation.

Keep in mind, however, our credit union is never truly closed, even if in-branch transactions temporarily are restricted. We proudly provide an essential service, meaning you have round-the-clock banking access through our online and mobile banking services. Transactions also can be made through our drive-through service during the hours of (INSERT TIME AND DAY), at one of our convenient ATMs, or through shared branching at another participating credit union.

What are credit unions doing to mitigate the risk of spreading COVID-19?

Credit unions rigorously are following all state and federal CDC guidelines to minimize the risk to members and staff and to reduce illness. This includes thorough cleaning and disinfecting, regular hand washing, adhering to strict social distancing protocols, mask wearing, and plexi-glass barriers (INCLUDE OTHER DETAILS HERE). In communities where COVID cases are prevalent, many credit unions temporarily have closed their lobbies or adjusted their hours of operation.

I recently visited your credit union and just learned that the branch is now closed because an employee has tested positive for COVID-19. Should I be concerned?

If you are concerned about your health, we encourage you to contact your health care provider immediately.

Individuals—including other employees—who had close contact with the affected employee have been notified and those employees are quarantining at home. This includes anyone who was in close proximity to the affected employee for more than fifteen minutes.

Do you know how Maine is tracking COVID exposures?

The Maine CDC is using a web-based tool, Sara Alert, to support the monitoring and reporting of COVID-19 close-contacts. Close-contacts are people who were within 6 feet of a COVID-19 case for 15 total minutes or more within 24 hours. This includes the 48-hour period before the COVID-19 case became symptomatic. Through Sara Alert, people who have been potentially exposed to COVID-19 can report symptoms through web, text, email, or automated call. Individuals enrolled in Sara Alert will receive automated messages each day to report if they have symptoms of COVID-19.

If you are closing your branch (or branches) to in-person lobby traffic, will I still have access to the money in my account? Is it safe?

There are a lot of things to worry about these days, but the safety of your money in your credit union isn't one of them. Your money is safe, and your accounts are fully insured. There is no risk to keeping money in your account, but there are countless risks to holding cash.

We also provide several ways for you to make transactions even when in-person lobby service is unavailable. Our drive-through service is open (INSERT TIME AND DAY). we encourage you to use our credit union's online and mobile banking services, which are always available, or one of our convenient ATMs. As a member of our credit union, you have access to the largest surcharge-free ATM network in Maine, with over [250 locations](#). You also may explore [shared branching opportunities](#) with other participating credit unions.

Other Resources

<https://www.maine.gov/dhhs/mecdc/infectious-disease/epi/airborne/documents/contact-with-COVID-case.pdf>

<https://www.maine.gov/dhhs/mecdc/infectious-disease/epi/airborne/documents/COVID-19-Discontinuation-of-Quarantine.pdf>