

3/27/20

Happy Friday! We hope you've settled into the new normal, whatever that new normal may look like for you. As an essential service who will continue to provide service to our members through this entire pandemic, we would like to say thank you for those who are able and are abiding by West Virginia's stay-at-home order, and to those who are practicing self-isolation and quarantine measures. The less contact we can all make with each other right now, the better. So, we appreciate your safe practices that will help us to be able to continue serving you.

As we've mentioned in previous Member Minutes this week, we would like to once again stress the importance of our members letting us know as soon as possible if they are experiencing financial distress due to the coronavirus' impact on our economy. Trust us, we get it. These are uncertain times and we all are feeling uncertain in many ways about what is coming next. Fortunately, you don't have to feel that uncertainty when it comes to your credit union. We recognize the coronavirus is impacting our members to varying degrees and we are absolutely certain that we can help you be proactive in keeping your financial health stable.

What is most important is that you let us know as soon as possible so we can work together now. To streamline this process for you, we ask that you email or call our Loan Clerk, Brian. His email is bbess@memberschoicewv.com, and his phone number is 304-346-5242 ext. 214 or ask for Brian. Contact Brian to confidentially share your current situation and concerns with our staff, and we will be in touch to assess your circumstances and to help.

What are some things we can help with? So far we have helped members with refinancing current loans to offer more feasible payments; we've used our great mortgage refinance rates available right now to work on debt consolidation solutions; we've taken the time with members to look at their individuals accounts to figure out what vital payments are coming up and how they can afford them. These are just some of the many ways we're trying and willing to help.

Remember, these are the times for which the credit union exists; why we offer lower than usual rates, easy and low-cost refinancing options and no to low fees. Times like these are why we take pride in our cooperative spirit of people helping people. So please do not hesitate to let us know and we will do our very best to work with you.

Once again, please email or call our Loan Clerk, Brian, at bbess@memberschoicewv.com or 304-346-5242 ext. 214 or ask for Brian. Remember, the sooner the better. Please be in touch.

Please have a safe weekend. Stay well!