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1341-A Henderson Highway
Winnipeg MB R2G 1M5

1375 Grant Avenue
Winnipeg MB R3M 1Z8

1-850 Regent Avenue W
Winnipeg MB R2C 3A8

310 Leila Avenue
Winnipeg MB R2V 1L8

COVID-19 UPDATE: March 20, 2020

On behalf of the Board of Directors and staff at Carpathia Credit Union, I truly hope that you are continuing to stay healthy and take precautions to help fight the spread of COVID-19.

In my last message, I spoke of the steps that we were taking, the ways that you could transact with us remotely, how to stay informed, and also that we want to hear from you if you have been financially impacted. Since that time the chartered banks announced that they would allow people to skip (not forgive) loan payments on a case-by-case basis. We did not plan on rushing out a similar message, mostly because **as a Credit Union and a cooperative financial institution we have always worked to provide flexibility to our members.** A time like this is no different. We have continued to work with our regulators, insurers, and partners to make sure that we have all the tools we need to be there for our members who are directly impacted by the spread of COVID-19. If you have already been financially impacted, or feel that you might be in the near future, then I encourage you to call or email us so we can work together on a plan.

Further to that above, and to assist our members and businesses in increasing their use of electronic transactions and helping to reduce unnecessary trips or branch visits, we will be **waiving all e-Transfer fees effective Saturday, March 21**

If you are not currently signed up for [Carpathia Online](#) or our [My Carpathia](#) mobile app, we encourage you to call your branch and we can set this up for you.

If you are unable to use our online banking channel or mobile app, please call the branch at 204-989-7400 and you will be redirected to a branch to process your transaction over the phone. To assist with this, we are also **waiving all service charges for phone-based transactions.**

All we ask from you during this time is to **please only visit a branch if your transaction cannot be completed online or over the phone.**

BRANCHES

As many of you are aware, schools and child care facilities are closing across the province. Many of our staff have young families and some are unable to make alternate arrangements. We have also been encouraging that staff self-isolate for the recommended 14 days if they have travelled, or have a household member who has travelled or has had a risk of exposure. Because of both of these factors, we will be experiencing unprecedented staffing shortages. We have decided to **close the Grant Avenue Branch and Main Street Branch** until further notice, **effective Monday, March 23.** Also **effective Monday, March 23** we will be **reducing the hours in our remaining four branches to 10:00 a.m. to 4:00 p.m. Monday to Friday.** To continue to do our part in limiting the chance of spreading the virus, we are also actively encouraging social distancing and limiting member traffic to a **maximum of five members in a branch at any one time.**

During these temporary closures, branch phones and messages will continue to be answered and returned. If we have a slight delay in getting back to you then please be patient as we will be making our best efforts throughout. Should the need arise, you will also be able to **access your Safety Deposit Boxes by appointment** at both branches. Additionally, **ATMs at both locations will continue to operate as normal.**

CARPATHIA'S PHILOSOPHY

As you expect from us, our philosophy is to be there for our staff and colleagues when they need us the most, just as they have continued to be there for us when we have needed them the most. Nothing that is happening now has, or will, change that.

We will all get through this together just as we have for the previous 80 years, as a community.

Yours truly,

Nicholas Rawluk,
CEO, Carpathia Credit Union Limited