



*Your Lifelong Financial Partner*

January 5, 2021

Dear Members:

In March of 2020, we all heard about a virus called COVID-19. We heard about its impact on foreign countries and that we were glad it wasn't the USA. A few weeks later we heard about New York dealing with the virus and how severe actions were being taken to stop the spread. Then we were thrown into the midst of dealing with the virus on a nationwide, not to mention worldwide basis. Here we are January 2021 and our communities and feeling the impact that the rest of the world and nation have felt for a while. Perhaps not in the same numbers, but more than we ever have.

Our lives have been in turmoil for an extended period and there are processes, events, services, and habits that may not return to the way that we knew them prior to this pesky virus.

We continue to practice safe social distancing while providing you with financial services. Your credit union has not been hindered or slowed, in the very least, and we have adapted quickly and continue to meet your financial needs.

We continue to personally serve you through our Drive-Up windows and tubes, as quickly and efficiently as possible. We thank you for your patience during the busy times. Rest assured that all staff is on site and doing their best to maintain business as usual.

Our hours of operation have not changed, and we are not planning on doing so, unless there are major developments in our areas. As always, the driving factor in this decision is the safety of our members and staff.

I urge you to take advantage of the various convenient products and electronic services available to you. Our e-services allow you to continue to do your financial banking, without ever leaving your home.

We can serve your every need electronically and that keeps you and your family safe. Consider using our ATMs for cash, Mobile Banking App and Online Home Banking for balance information, transfers, remote check deposits, bill payments, and your loan payments. Our lending department can handle an entire loan process electronically, 24 hours a day 7 days a week as well, just give us a call at 1-800-804-7555.

As you can see, we are here for you in so many ways. Your credit union remains strong and positioned to serve your financial needs.

We remain committed to you, our members, and the exceptional member service that you are accustomed to will continue.

Our Mission:

Despite the threat posed by COVID-19, NorState FCU remains committed to serving you and our communities. You are all part of our credit union family, and together we will get through this.

Be Well,

A handwritten signature in cursive script that reads "Susan G. Whitehead".

Susan G. Whitehead, CEO, CCUE