



Prioritizing Your Health and Safety

Santa Cruz Community Credit Union is OPEN

As an essential service in the community, we **REMAIN OPEN** during the "sheltering" mandate. Our branches will be open Monday through Friday, during regular business hours; however, we will now **temporarily** be closed on Saturdays.

We know you have financial needs and we're here to help. Check our website for regular updates to branch hours and services offered by SCCCU. Simply click on the small banner near the top that reads: "Coronavirus Update." Access this page easily by clicking the button below.

COVID-19 Update

Emergency Loans and Other Assistance Available

To help you during this rough patch, please **CONTACT US at 831-425-7708** if you're in need of any of the following:

- Emergency Loans available:
 - Up to \$1,000 - 2% APR* (up to a 12-month term)
 - From \$1,000-\$5,000 - 3% APR* (up to a 36-month term)
- Emergency VISA Credit Card limit increase
- Skip a payment options on SCCCU loans (some restrictions apply)
- Increase your cash limit from an ATM (currently \$400 daily limit)

For those who have been struggling financially prior to the virus outbreak, we can offer payment accommodations, such as deferring or skipping some payments, which would avoid delinquencies or negative credit bureau reporting.

**Annual Percentage Rate*

Your Money is Safe and Secure at SCCCUCU

Some of you may feel it necessary to take cash out of the Credit Union and put it under your mattress, just in case. We ask that you consider leaving your money at the Credit Union for safe-keeping as it is always available to you.

However, if you would like to withdraw a large cash amount (\$20,000 or more), we must order the cash through the Federal Reserve at least one or two days in advance of delivery to the Credit Union. We simply do not keep large amounts of cash at our branches.

Again, as an essential service during this time, your money is secure and access to cash is readily available when you need it.

What We're Doing at Our Branches:

For your safety and that of our team members, the following measures have been taken at our branches:

- We're sanitizing high use areas and ATMs numerous times a day.
- We encourage you to use the hand sanitizer provided in each lobby when you visit a branch.
- Our team members may wear protective gloves to avoid the spread of germs through cash and other transactions.

What You Can Do:

We're committed to finding ways to serve you during this time. Most financial transactions can be performed remotely in the following ways:

- **Log into your Online Banking account.** Manage your accounts 24/7 from the security of your home, apply for a loan (auto loans, VISA line increases, personal loans, and more), pay bills, and even securely upload critical documents you may need. [Manage your accounts now.](#)
- **Download our FREE mobile app.** Easily manage your accounts wherever you may be, such as depositing checks, making payments, and other critical financial business. [Download the SCCCUCU mobile app.](#)
- **Access your accounts using an ATM.** You can withdraw cash or make deposits at any SCCCUCU ATM, or any CO-OP ATM nationwide for FREE. [Find an ATM near you.](#)

Annual Meeting Cancelled

Our Annual Meeting of the Members, scheduled for Thursday, April 23, 2020, has been **CANCELLED**.

This meeting will be rescheduled, and the Credit Union will notify members at least 10 days before the new date.



- **Use a Night Deposit Box at any of our branches.** SCCCU has 24/7 outdoor deposit boxes at each of our branches to safely deposit cash or checks at your convenience.
- **Contact our Member Call Center for support at 831-425-7708.** We'll help you make a loan payment, transfer funds, or connect you with our business or real estate lending departments.

STAY INFORMED and **GET PREVENTION TIPS** from the [Center for Disease Control and Prevention \(CDC\)](#) and [Santa Cruz Health Department](#) . Please continue to check our website for changes to service and branch hours going forward.

Santa Cruz Community Credit Union | [Website](#)

