



March 17, 2020 1:30pm ET

## Coronavirus Preparedness

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At XCEL Federal Credit Union, the health and safety of our members, employees and volunteers is our top priority. As we continue to closely monitor rapidly-changing events with regard to the Coronavirus pandemic, we are implementing additional precautionary measures for the well-being of our members, employees and volunteers.

### What This Means for You

Now that our branch lobbies are closed until further notice, stay alert for updated notifications via email or our website at [www.XCELfcu.org](http://www.XCELfcu.org). For any questions or concerns, please contact us at 973-ASK-XCEL (973-275-9235) or at [xcel@XCELfcu.org](mailto:xcel@XCELfcu.org).

We have prepared our staff with knowledge and guidance from the CDC, along with other health agencies. Such measures include increased cleaning and sanitizing of our work-space and public areas, frequent hand washing by our employees, providing employees with disposable gloves and masks to use at their or the member's discretion.

Additionally, to help mitigate the spread of any infectious virus, we urge you to follow these hygiene practices as recommended by the Centers for Disease Control and Prevention (CDC):

- Covering your coughs and sneezes with a tissue or into your sleeve/elbow. (Discard tissues immediately).
- Avoid touching your eyes, nose, and mouth.
- Wash hands often for at least 20 seconds, especially after coughing or sneezing. Use alcohol-based hand sanitizer if soap and water are not available
- Stay home if you're you are not feeling well, especially if you are feverish.
- Avoid contact with people who are sick.
- Clean and disinfect frequently touched surfaces and objects.
- Maintaining a safe distance from others and avoiding crowds.

The (CDC) advises the public to stay home when sick and avoid close contact with people who are sick. Here are a few suggestions for banking remotely:

- Online Banking – Manage your accounts, transfer funds, make loan payments pay your bills online and view statements online.

- Mobile Banking – After signing up for Online Banking, you can download the XCEL Mobile App on your phone or tablet to perform the same functions.
- Mobile Deposit – After 30 days of membership, you can deposit checks quickly and easily right from your phone with the XCEL Mobile App.
- Audio Response – Manage your accounts, transfer funds, make loan payments and more simply using your fingertips by phone anytime, anyplace.
- Visa Debit Card – You can use your Visa Debit Card at merchants for purchases and access cash at XCEL ATMs or at 30,000 Surcharge-free COOP ATMs nationwide.
- Direct Deposit – Set up direct deposit for your paycheck, social security, tax refund, and more. You will need the credit union routing number (226078230) and your account number.
- Visa Credit Card – A low-rate credit card with no annual fee with a reward program.
- Online Loan Applications – You can apply for a loan securely online via our website or our mobile app.

We will continue to provide updates as events warrant. For more information, please refer to the CDC or NJ and NY Department of Health websites:

CDC Coronavirus: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

New Jersey Department of Health: <https://www.nj.gov/health/cd/topics/ncov.shtml>

New York Department of Health: <https://www.health.ny.gov/>