



March 17, 2020 4:15pm ET

Dear XCEL Member,

You are likely receiving many emails regarding the COVID-19 pandemic. We understand the concern and uncertainty you may be experiencing surrounding the COVID-19 outbreak. Please be assured that the health, safety and well-being of our members and employees is our TOP priority. Due to this rapidly-changing crisis, we have plans in place to help promote everyone's health and safety as well as providing uninterrupted service. Please visit our website at [www.XCELfcu.org](http://www.XCELfcu.org) for the latest information regarding XCEL's COVID-19 plans. We want to assure you that XCEL is committed to being responsive to the needs of all of our members.

**Effective March 17 at 12:00pm**, XCEL decided to close lobby branches until further notice. XCEL back-office operations will remain open for business. Back-office includes accounting, business development, call center, lending, marketing, member solutions and information technology. These departments have the necessary tools to work and serve our members remotely if necessary.

It is important to note that even though our branches are closed, we want to stress the importance to use our remote services. Below is a recap of XCEL's remote services...

- **Website** – Visit us at [www.XCELfcu.org](http://www.XCELfcu.org) for all XCEL information
- **Call Us** – 973-ASK-XCEL (973-275-9235)
- **Chat** – Available on our website and mobile app during business hours.
- **Online Banking** – Access your account, deposit checks, pay bills and loans, make transfers & check statements
- **Mobile Banking** – Same features as online banking but through XCEL's mobile app.
- **Audio Response** – Call our MARC system at 973-275-9235 Option 1 for account information, confirm deposits, make transfers and loan payments.
- **XCEL ATMs** – XCEL has 17 owned ATMs in New Jersey and New York. 12 of the 18 ATMs accept cash and check deposits. Visit [www.XCELfcu.org/atm](http://www.XCELfcu.org/atm) for more information.
- **COOP ATM** – XCEL members can withdraw money at over 30,000+ surcharge-FREE ATMs in the CO-OP Network nationwide. ATMs located at 7-Eleven, Costco, Dunkin and Rite Aid are all part of the CO-OP network. Another way is to text your zip code to [91989](text:91989) and CO-OP will automatically text you the three closest locations.
- **Shared Branches** – Perform basic deposit and withdrawal transactions at over 5,000+ shared branches in the CO-OP Network nationwide. Text your zip code to [91989](text:91989) and CO-OP will automatically text you the three closest locations.
- **Debit Card** – Use your XCEL debit card for all purchases and cash withdrawals at ATMs and cash-back at your local supermarket.
- **Credit Card** – Use your XCEL credit card for all purchases and receive cash back on your purchases.
- **Loan Applications** – Apply for a loan on our website or mobile app or simply accept a pre-approval loan offer through online and mobile banking.

We truly appreciate your cooperation and loyalty to XCEL. Please let us know how we can be anymore of assistance. Thank you!

Sincerely,

Arlene Bernard

President/CEO