

COVID-19: We're all in this together. Be safe.



March 23, 2020

Dear Valued Members,

The spread of Coronavirus (COVID-19) in our region, across the country, and around the world is undoubtedly causing concern for you, your family, and your community. I want you to know that at Bayview Credit Union, the well-being of our members, staff, and community is our top priority.

A whole new dialogue is taking place in our world which includes words like pandemic, social distancing, flattening the curve. New Brunswick has declared a State of Emergency; we are experiencing troubling times.

First and foremost, caring for the wellbeing of our families both physically and emotionally takes precedent.

You may also be facing some financial challenges related to the impact of COVID-19. You've placed your trust in us and we're here to help.

Financial Relief Program

Bayview Credit Union has put in place a flexible financial relief program for personal and business members who may experience financial hardship resulting from COVID-19. Information is now available on our website at www.bayviewnb.com so you can quickly access relief, such as deferring payments on your mortgage or loans.

Branch Operations

Some of the efforts we're taking to help flatten the curve of the COVID-19 outbreak will impact the way we serve you. We're temporarily closing a number of our branches.

The locations that are **open** are:

54 Loch Lomond Road, Saint John, NB
59 Marr Road, Rothesay, NB
582 Main Street, Sussex, NB
4B Wallace Street, St. George, NB

For your protection and that of our staff, we also ask that you limit your visits to our open locations for urgent services that can only be completed in-person. And if you're exhibiting symptoms of the COVID-19 virus or have recently travelled outside Canada, we ask that you use alternate banking channels out of respect for other members and our employees. Thank you for helping us serve you in the most effective way for these times, so you and our employees are safe and we can attend to your most critical needs.

Multiple convenient banking services

Our online banking enables you to view accounts, check balances, make deposits, pay bills, and transfer money. You can log on to our online banking at: www.bayviewnb.com or download our mobile app by searching for Bayview CU Mobile Banking through the Google Play Store for Android users or the App Store for iOS users.

If you are not signed up for online banking, you can contact your branch or call our Member Advice Centre at 506 634 1263 between Monday and Friday – 9:00 a.m. to 5:00 p.m.

If you're new to online banking, we have video resources to help you get started:

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[Mobile Banking App](#): A quick video showing the layout of the mobile app and how easy it is to access your finances online.

[Deposit Anywhere](#): An instructional breakdown on how to make a cheque deposit anywhere at any time.

We also offer telephone banking services at 1-800-963-4848 (3 digit Credit Union #766)

In-branch banking

Bayview Credit Union is taking extra steps to keep you and our employees safe at your branch. We are deep cleaning the branch(es) daily including sanitizing door handles, ATMs, and reception areas.

Protecting the vulnerable

We are utilizing extra precautions such as limiting the number of members inside our locations to 5 at one time, preventing those who have traveled from entering at this time and using social distancing markers.

Protect yourself from fraud

Unfortunately, scammers will try to take advantage of situations like this. Please remember that we will never send you unsolicited emails asking for personal identification such as passwords, PINs, social insurance number, credit card, or account information. Bayview Credit Union wants you to know that we take the safety and security of your information seriously. If you ever receive an email that appears to be from someone at our branch, please call or send us an email to confirm whether the email is legitimate before responding.

We're here to serve you

If you have questions about your banking services, we're here to support you. Please contact us using the method that works best for you.

Phone: **506 634 1263** or **1 800 963 4848** or email at info@bayviewnb.com

Keep informed

We continue to monitor this situation closely and will provide ongoing updates as needed. We also encourage our members to stay up-to-date through the [Health Canada Website](#).

Our commitment to you and the communities we serve drives every decision we make at Bayview Credit Union no matter the issue at hand. For more information on our response to COVID-19 please visit our website at www.bayviewnb.com

Thank you,

A handwritten signature in blue ink, appearing to read "Lisa Loughery".

Lisa Loughery
Chief Executive Officer