

Dear Member,

At Two Harbors Federal Credit Union, our first priority is the safety and security of our members, employees and the communities we serve. We continue to monitor Coronavirus/COVID-19 developments and are following precautionary guidelines as outlined by the Center for Disease Control (CDC) and the Minnesota Department of Health.

Effective Thursday, March 19th, our lobby will be temporarily closed. It is our aim during this time to serve your financial needs as conveniently as possible:

Drive-Up service will remain open for our usual extended hours. Remember too that our onsite, surcharge-free ATM is always available to you.

Our lobby will be accessible by appointment for transactions which require building entry, including safe deposit box access, opening an Individual Retirement Account (IRA), or closing a mortgage loan.

Many of our services can be conducted by phone. From basic transactions to loan applications, we can meet your needs with a phone call during regular business hours.

Digital and Mobile Banking are available 24 hours a day. This is a secure and convenient way to access your funds, move money, apply for a loan, and even deposit checks. If you have never used these services and need assistance setting them up, we can walk you through the process. Just ask!

Our lending team will be available to address your concerns related to existing THFCU loans. If you are in need of payment relief or debt restructuring, please call and discuss your options with us.

Other important reminders:

Two Harbors Federal Credit Union remains a safe and secure place for your funds. Your deposits are federally insured to \$250,000. IRA investments are insured to an additional \$250,000.

Be cautious of Coronavirus-related scams. These are unfortunately opportune times for scam artists to use fear and sympathy to steal your money or personal information. If you receive any solicitation for support, think twice. Ask others and do your research before responding.

While the threat of the Coronavirus is real, it is something we can and will overcome by following some basic and common sense steps. As this situation changes we will post additional information on our website, thfcu.org > What's New > Member Information.

Sincerely,



Randy Willert
President/CEO