



An important update for our valued Members,

As we all are trying to adapt during this time of uncertainty surrounding the Coronavirus, 4U Credit Union is taking precautionary steps to help protect our Members and our employees.

Beginning tomorrow, Thursday March 18th, 2020, only our drive-thru window services will continue to be open with regular business hours. **The following branch lobbies will be temporarily closed thru Tuesday March 31st, 2020: Gainesville, Lake Kiowa, and Whitesboro.** Timeframe could be extended depending on the recommendations from local city and county governmental offices as well as the CDC.

1. **Lobby closings:** Only drive-through banking will be available at the following branches: Gainesville, Lake Kiowa, and Whitesboro Monday thru Friday 8am – 6pm. Gainesville and Whitesboro Saturdays only 9am – 12pm.
2. **Loans by appointment:** Loan Officer meetings are available by appointment only. Please call Gainesville 940-665-1797, Lake Kiowa 940-665-1798 or Whitesboro 903-564-6301 to schedule a time.
3. **Loans by phone:** New and modified loan applications are available over the phone, during this time. Please call Gainesville 940-665-1797, Lake Kiowa 940-665-1798 or Whitesboro 903-564-6301 to visit with a loan officer.
4. **Safe Deposit Box:** Access to safe deposit boxes is available by appointment only at the following branches: Gainesville and Whitesboro.

If you plan to visit a branch, our team is taking extra precautions to frequently sanitize our facilities based on recommendations by the Centers for Disease Control and other health professionals. Before allowing access inside any of our branches we will take your temperature, if you have an elevated fever you will not be allowed access and you can try again in 3 business days.

We would like to remind you that our ATMs are always available, and we strongly recommend that you use our remote digital banking services. We also encourage the use of electronic transactions whenever possible that can reduce or eliminate the handling of money and paper checks that could possibly carry the virus and to help promote social distancing.

Our mobile and online services include:

- [Online Banking](#) to manage your accounts, transfer funds, and more.
- Our free [Mobile Banking App](#) that can be downloaded to your smartphone.
- [Mobile Deposit](#) from our Mobile App, to deposit paper checks from your smartphone.
- Paying your bills with [Online Bill Pay](#).
- Using your [Debit Card](#) whenever possible to pay for items rather than using cash.

- [Mobile Wallet](#), which offers a touchless way to pay for goods and services.
- Our drive-through branches to promote social distancing.

Click on any of the links above to watch our videos to learn how to bank remotely and use electronic transactions.

Other ways we can help:

We also understand that there may be cases where Members find themselves facing financial difficulties during this time. We're here to help the best way we can. Please contact us if you have been impacted by Coronavirus and are in need of assistance.

Thank you for your patience and understanding during these unprecedented times. Feel free to call us at Gainesville 940-665-1797, Lake Kiowa 940-665-1798 or Whitesboro 903-564-6301 or visit us online at www.4ucu.org if you have any questions about enrolling and using our online and mobile banking services, or to learn more about how we can help.

We believe that banking is one of the core services needed during times like this, and we strongly recommend that you use our remote digital banking services that allow you to reduce your visits to a branch. We also encourage the use of electronic transactions whenever possible that can reduce or eliminate the handling of money and paper checks that could possibly carry the virus.

As a reminder, Member deposits are federally insured by the National Credit Union Administration.

4U Credit Union is financially strong and has the cash and liquidity to serve our Members. Our Senior Leadership team is constantly working to manage our business as the local and national situations change.

Warm Regards,

Don Wood
President / CEO

Our Digital Solutions:

[Enroll in Online Banking](#)

[Access Online Banking](#)

[Download Mobile Banking](#)

Helpful Health Links:

[Centers for Disease Control](#)