

Credit Union response to COVID-19 (Coronavirus)

We wanted to reach out today and assure you that we are monitoring the coronavirus situation closely and are working to ensure we meet the needs of our members as well as provide for the health and safety of our employees.

We realize this health situation has already been disruptive to many businesses across the globe and wanted to share facts about what we're doing to support both our members and employees.

To ensure our members are supported and serviced as efficiently as possible, we are implementing business continuity plans to limit any disruption in our services to you.

Currently, we are open and prepared to serve you. However, in preparation for a possible disruption in normal banking services we strongly encourage you to complete the following.

Test your Home/Mobile Banking Usernames and Passwords

Ensure you have access to your accounts via your phone and home computer. If you haven't set up Home/Mobile yet, now is a great time.

Test your Debit and Credit Cards

Many of us use our cards regularly, but some do not. If you haven't used your cards in a while, it might not be a bad idea to make sure they are working by using each card to make a purchase or withdraw cash from an ATM. If you don't have a checking account your debit card will ONLY work at the ATM, it will not work as a Point of Sale transaction.

Ensure you have ATM Access

Although it is not our intention, in a severe outbreak, there is a possibility our branch might have to close. You can ensure you have access to cash by validating your PINs on Debit cards, and even Credit Cards as a last resort. Our website, www.mhspfcu.com, has an ATM locator with a list of all the surcharge free ATMs in our area.

If you feel uncomfortable coming into our office, or if the building is closed during our normal working hours, we will be happy to come out to you to take your transaction.

You may also request a check via online banking or phone banking. If you prefer not to come in to sign your loan documents, we can send them to you to sign electronically.

Please remember that criminals look for any opportunity they can find to take advantage of people. Criminals could use the coronavirus as pretext to call or email you with some "emergency" that requires your card number right away. Financial Institutions and government agencies never call you asking for this information.

Never give your card numbers or personal information to someone calling you!!

Again, hopefully the number of cases in our area will remain low, but in the event, we are affected by the virus or human-to-human contact is limited, a few simple steps now can save you a lot of time and frustration in the future. If you have any questions about your accounts, please don't hesitate to give us a call at 601-987-1290.