



Frequently Asked Questions (Members) – Coronavirus (COVID-19)

Like all of you, we are concerned about the presence of coronavirus (COVID-19) in the United States and abroad and its potential effect on our employees and our members. We are following this situation closely and are regularly monitoring trusted sources of information from the Center for Disease Control (CDC), the State of Wisconsin Health Department, and the Rock County Health Department.

Please remember that the overall risk remains very low for the majority of the population.

As the global impacts of COVID-19 continue to evolve, our guidance and these FAQs may also change. Please check back regularly for updates to travel and workplace guidance/restrictions.

What is a coronavirus?

It is a novel virus named for the crownlike spikes that protrude from its surface. The coronavirus can infect both animals and people and can cause a range of respiratory illnesses from the common cold to lung lesions and pneumonia.

How contagious is the virus?

It seems to be spread very easily from person to person, especially in homes, hospitals, and other confined spaces. The pathogen can travel through the air, enveloped in tiny respiratory droplets that are produced when a sick person breathes, talks, coughs, or sneezes.

What precautions are you taking to protect us?

Blackhawk Community Credit Union has comprehensive policies regarding business continuity and emergency management. For this specific threat, we have entered the Distancing Phase of our plan, which includes the following:

- **We will be suspending face-to-face lobby services effective Wednesday, March 18, 2020 in ALL BRANCHES.**
- Drive up facilities remain in service at our Janesville, Milton, Edgerton, Stoughton, Delavan, and Kenosha 75th Street branches.
- Kenosha County Credit Union, Kenosha City Employees Credit Union, and Beloit branches will temporarily close effective March 18, 2020. Night drops will also **not** be available at these locations.
- Lending and new account appointments for all branches will be handled via phone. A member advisor will reach out to you and guide you through completing your application and/or closing documents online.
- All branches have been equipped with disinfectant supplies and gloves and employees are required to regularly clean all surfaces.



- Most services will still be available to you through our drive up facilities. We offer several options to manage your finances through electronic means including online, mobile, and telephone. More information may be found on our website (<https://www.bhccu.org/online-mobile/>). Members are also encouraged to call our contact center at 800.779.5555 for assistance in signing up for online or mobile access.
- We have asked staff to stay home if they are not feeling well to reduce risk of exposure to other employees or members.

Is my money safe?

Yes, your money is safe. The money you have deposited into your accounts at the credit union is protected and insured through NCUA ([more information here.](#))

How can I access my money?

Your money is available to you 24/7 through mobile and online banking, debit cards and ATMs. In the event that branches close or services are limited, it is still our intent to ensure these systems are functioning in order for you to maintain access to your money and accounts.

Am I still able to access my safe deposit box?

Yes. Please let us know through drive up and a manager will meet you at the door to let you in the building.

Who should I call or text if I have questions?

Our contact center is available 24/7 at 800.779.5555. You may call or text this number for assistance. Please be aware that text messaging is only available during regular business hours.

Will the ATMs work?

Yes, we have plans in place to ensure our ATM's are well stocked and available for use 24/7.

Am I able to utilize the drive up on foot or bicycle?

Yes. You are welcome to visit our drive ups on bicycle or as a pedestrian. For your safety we recommend using the lane closest to the building and ask you to be alert as you mix with traffic.

Will night drops be processed as usual?

Yes, at our Janesville, Milton, Edgerton, Stoughton, Delavan, and Kenosha 75th Street branches. Night drops will **not** be available at our Beloit, Kenosha City Employees, or Kenosha County branches.



Is the credit union safe? How does this affect the credit union's future?

Yes. As with any global epidemic, this situation has had an impact on the economy. It is unknown how the overall economy will be affected over time. Our senior leadership team is closely monitoring this situation and decisions will be made to protect the financial wellbeing of the credit union.

How will I know if a branch is closed or services are reduced?

We will regularly communicate through the following channels:

- Our website
- Our social media pages (Facebook and Instagram)
- Mobile & online banking informational messages
- Branch signage
- Radio

How will my loan rates be affected?

It's Blackhawk's commitment to offer interest rates that are competitive within the marketplace. Currently there's fluidity and uncertainty due to the virus and as we monitor developments, we're actively working on the best plan forward. We're confident our interest rates are set appropriately to ensure our long-term goals and obligations to our membership are being met.

How can I protect myself from scams?

At Blackhawk Community Credit Union, we take your physical and financial health very seriously. As the COVID-19 rapidly evolves, we want to ensure you're taking the proper precautions to protect your finances.

Many financial institutions are moving toward online services to help their members and scammers will take advantage of this situation. Please be aware of any suspicious emails you may receive. If you get an email claiming to be from the World Health Organization (WHO) or the Centers for Disease Control (CDC), don't click on any links. If you wish to find accurate information from either of these organizations, please visit their websites directly.

Another type of scam we want you to be aware of is reported on by the Federal Trade Commission (FTC) about potential checks from the government. While it has not yet been confirmed that the government will be sending money by check or direct deposit to Americans to help the nation through this difficult time, scammers are still exploiting the situation. If you are asked to pay in order to get the money, this is a scammer. Please know that the government will never ask for payment in order to issue you funds.



We want you to be alert and aware of any and all scams out there while we navigate this unusual time together. For more information about the government check scam, please visit the link below:

https://www.consumer.ftc.gov/blog/2020/03/checks-government?utm_source=govdelivery

How does this affect your staff?

We know that many are concerned about the impact this situation is having on hourly employees. Blackhawk is continuing to pay our front-line hourly staff during this time. We are proud to support them in their critical roles as tellers, member advisors, receptionists, loan processors, payment systems clerks and several others that pay critical roles in serving our members.

When will things return to normal?

It is unknown at this time how this virus will impact our specific geographical area. We are at a very early stage and the situation is continuously evolving. If the situation intensifies and we are forced to close branches or reduce services, we will communicate to our members immediately. The same will be applied as business begins to return to normal. We appreciate your patience and understanding and are here to help. Please contact us at 800.779.5555 with any questions.