



May 15, 2020

Dear Valued Credit Union Member.

On behalf of our entire team here at Public Service Credit Union, I sincerely hope this communication finds you and your loved ones both physically and financially healthy. It has been a few weeks since my last communication, and I want to update you on matters related to the credit union and our most recent changes to accommodate serving our members while still adhering to governmental safety directives.

I am happy to report that beginning Monday May 18, 2020 we will reopen the Southfield and Eastside Detroit branches from 9am to 5pm daily and 9am to 1pm on Saturdays. Although financial services are considered an essential service, we are still mandated to restrict the number of people congregated in enclosed spaces and enforce efforts to limit the spread of the COVID-19 virus. At these locations, we will be allowing only a limited number of people into the branch at a time and face masks will be required. Gloves are highly encouraged since currency is considered a high-risk contact point. We will have guards at each office to manage the lobby traffic to ensure the safety of both our staff and our members. Other offices will be gradually opened as we are able to recall staff and reconfigure the offices.

The other branches that remain open with drive-thru service only, with the same hours as those above, are Romulus, Redford South (on Plymouth Rd.), Garden City, Trenton, Grosse Ile and Flat Rock. We are hoping within the next few weeks we will be able to reopen lobbies at each of these branches and at the remaining unopened locations. I welcome you to keep abreast of branch openings and hours on our website at PSCUnow.com where we will maintain the most updated information.

Also, for any member who is experiencing difficulty keeping current with their loans here at the credit union we encourage you to contact our Collections/Loss Mitigation team at (734)641-8400 x2030 since we have many programs available to assist you through this difficult period. We can help you preserve the good credit that has taken you years to establish. Late payments can quickly have a very negative impact on your FICO score, and it takes months to restore! Again, we are here to help!

I want to take this opportunity to thank all our members who have been so understanding as we have had to adjust services, reduce staff, limit hours and close branches during these unprecedented times. I realize the lines and wait times have been long and we sincerely thank you for your patience and the expressions of appreciation you have shown to our frontline teams over these past several weeks. Please note that we have numerous online options available to you, all detailed on our website, so you do not have to wait in those long lines.

Further, I want to praise my team that has continued to come to work to serve our members. They have put in extreme hours, worked without breaks and lunches and have taken on multiple new duties



and responsibilities. I want to publicly thank them for their dedication and recognize them as part of the unsung essential heroes who have worked tirelessly to provide essential services in our communities!

Please feel free to contact us with any questions or suggestions you may have so we can do everything possible to assist! We wish you all the best and look forward to getting to the new normal as quickly and safely as possible.

Best & Warmest Regards,

A handwritten signature in black ink, appearing to read "Sean J. Andean". The signature is fluid and cursive, with a large initial "S".

President/CEO

Public Service Credit Union