

IMPORTANT-PLEASE READ!

Dear Member,

As the situation concerning the COVID-19 pandemic continues to evolve, everyone is increasingly feeling the impact. Our hearts go out to those individuals, families, and communities who have been directly affected by the virus.

We understand that these challenging times have created uncertainties among our members, and we want you to know we are here for you and willing to help.

Member Assistance

We are continuously evaluating and creating resources and solutions to help relieve some of the stress you may be feeling regarding your finances. Below is a list highlighting some of the new solutions available to our members. As these will continue to evolve, we encourage you to visit the COVID-19 updates page on our website, where we will



Pamela Heald President & CEO

• Crisis Relief Loan

• This loan for our existing members has a rate of 2.00% APR¹ for loan amounts between \$500 and \$2,500, with a maximum term of 24 months, and up to 90 days before the first payment will be due.

To apply, please call us at 800-724-9282, and a member service representative would be happy to walk you through the process.

Auto Refinance Loan with 90 days until first payment

 Similar to our traditional <u>auto refinance loan</u>, this loan will allow members to refinance existing auto loans at a lower rate, and have the option of setting the first payment out as far as 90 days from the date of closing, giving you payment relief.

Reliant Drive-thru and Call Center Hours

keep an up-to-date list of all the ways we can help.

Our drive-thru and call center remain open and available for you; in-person visits are accommodated on a limited basis, by appointment.

Monday—Thursday

o Drive-thru: 9:00AM-5:00PM Call Center: 8:30AM-5:00PM

Friday

o Drive-thru: 9:00AM-6:00PM Call Center: 8:30AM–6:00PM

• Saturday: 9:00AM-1:00PM (Both Drive-thru and Call Center)

Alternate Ways to Access Your Money

Remember, you can conduct most transactions and account services by using online banking, our mobile app, and ATMs. Online Banking and our mobile app allow you to transfer funds, pay bills, make mobile check deposits², and more from the safety of your home.

Find more information on the <a>COVID-19 page on our website.

Beware Stimulus Check Scams

While we are still learning the details about stimulus checks that are part of the federal response to COVID-19, we have heard that scammers are already taking advantage of the opportunity. As a reminder, please always beware of online requests for personal information, and never respond to suspicious emails; delete them right away.

For more information, read the below articles regarding stimulus checks:

- From the Federal Trade Commission: Want to get your Coronavirus relief check? Scammers do too.
- From AARP: Stimulus Checks: Who Is Eligible and How Much Will They Be?

THANK YOU!

This crisis is causing many new and unique challenges, many of which we are just beginning to grasp. What is certain right now is that we're all in this together. Your Reliant team has been amazing and creative in coming up with ways to serve you. And I want to extend a sincere thank you to you, our valued members, because you have reacted with patience and understanding throughout, and that has made a difficult time much easier.

Now, as always, I am truly grateful for your membership.

Sincerely,

Pamela P. Heald President & CEO

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^{1:} Annual Percentage Rate (APR) is for terms up to 24 months. Monthly payment is \$42.54 per \$1,000 borrowed as of 4/3/2020. All loans subject to approval and must meet credit-granting terms and conditions. Membership eligibility required.

^{2:} Available via mobile app only.