



IMPORTANT—PLEASE READ!

Dear Reliant Member,

Few things make us happier than serving our members in our branches, and although this journey is far from over, we are making progress toward reopening our lobbies, and continue to be grateful for the kind words, support, and understanding you have extended to our Reliant team.

The safety of our members and employees remains top of mind.

Reliant is an essential business and we have remained open via branch drive-thru windows and member appointments. Although our region has been given the green light to move on to phase two of New York State's reopening plan, we do not plan to reopen our lobbies until all the protective steps are completed and we have made the branches as safe as possible for everyone. Our comprehensive reopening plan outlines the steps we will take to resume full operation, and we look forward to that day.



Pamela Heald
President & CEO

To help ensure everyone's safety, when we begin our phased approach to resuming full operations, we will post instructions at branch entrances, and will communicate information and expectations on the [COVID-19 Updates](#) page on our website. For example, you can expect that we will be wearing face coverings, and we will ask you to do the same when conducting in-person transactions. Continue to check our website for additional details.

Your Credit Union Is Here for You

We understand that the financial hardship caused by the pandemic remains for many. We will continue to help by offering options like payment deferments and deposit fee relief, because we are seeing firsthand how they are making a difference. We recently sent a [survey](#) asking how we can help, and we have heard from hundreds of you-thank you to those of you who have responded! If you need help and you haven't reached out or responded to the survey, please do! If you know of others you think we can help, please send them our way. Our team has diligently followed up with all of those who have requested our help, and we will continue to do so. That is why we are here: to help you, our members.

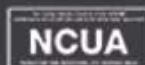
There is a spirit of togetherness that binds a cooperative, and I am reminded of it now more than ever!

Continue to be well and take good care, and as always, thank you for your business and your trust in us.

Sincerely,

Pamela P. Heald
President & CEO

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