



COVID-19

Our Response, FAQs,
Services, & Resources.

clearwatercreditunion.org/covid-19-resources

Community Resources

Household Economics

- Montana Unemployment: montanaworks.gov
- United Way Emergency Assistance Fund: missoulaunitedway.org/covid-19-assistance-fund-application
- Montana Food Bank Network: mfbn.org/get-help
- Butte Food Resources: butteassistanceprograms.org/food-resources-in-butte-silver-bow
- Missoula Food Bank: missoulafoodbank.org
- Ravalli Pantry Partners: pantrypartnersfoodbank.org/blog1

Staying Healthy

- CDC COVID-19 Guidelines: cdc.gov/coronavirus
- Montana Coronavirus Task Force: covid19.mt.gov
- Missoula County COVID-19 Updates: missoulacounty.us
- City of Missoula COVID-19 Response: ci.missoula.mt.us/2650/COVID-19
- MTPR COVID-19 Updates: mtpr.org/post/montana-coronavirus-and-covid-19-news
- Montana 211 Resources: montana211.org

Giving Back

- United Way of Missoula Emergency Fund: missoulaunitedway.org
- Missoula Food Bank: donatenow.networkforgood.org/mfbcovid19
- Montana Food Bank Network: mfbn.org/donate
- Ravalli Pantry Partners: pantrypartnersfoodbank.org/blog1
- Butte Food Bank: buttefoodbank.org
- Sign-Up to Volunteer: volunteermisoula.org



(406) 523-3300
clearwatercreditunion.org



3/2020
Federally insured by NCUA.

Remote Services

Bank from home or on-the-go.



Mobile Check Deposit

Deposit checks using our mobile app. Simply select the mobile deposit icon at the bottom of the screen, snap a photo of the front and back of the check, and deposit it into your account.

Pay Bills

Save checks and get your bills paid online through our mobile app or online banking.

Pay Loans

Use the 'Pay Loans' tab in online banking or the mobile app to pay your Clearwater loans with a non-Clearwater debit card or bank account. If you do not have an online banking account, you can click "Make a Payment" on our home page.

Email & Text Message Transfers

Send money to someone through text message or email. Login to online banking or the mobile app, select transfer funds, then select the 'External' tab, and choose 'by email' or 'by text'.

Direct Deposit

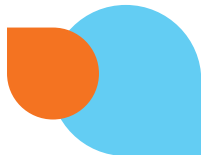
Set up direct deposit and have your paycheck automatically deposited into your account each month, no mailed checks and no hassle. Simply fill out the form on our website or contact us today to get started!

eStatements

Save time and paper by checking your account statements online. Login to online banking and select 'Statements' from the menu. Visit our website to register for online banking or contact us to set up eStatements today!

clearwatercreditunion.org/digital-banking

What We Are Doing



Clearwater Operations

After careful consideration and advice from the CDC and local governments, we temporarily closed our lobbies.

Our eBranch, Phone Banking, and Drive-Thrus are open during regular business hours.

Digital Banking is available 24 hours a day.

We are closely monitoring this situation so we can continue to adapt and serve members.

Our Commitment to You

Our staff are following CDC guidelines and canceling any non-essential work travel and meetings.

Consumer, Mortgage, and Business Lending are available online and by appointment. Please refrain from scheduling in-person appointments if you are unwell.

We've canceled all group use of our training center until further notice.

Taking Care of Our Staff

We've moved as many co-workers as we can to a work-from-home setting.

We've expanded our paid-time-off policies, are working with co-workers impacted by child-care needs and public school closures, and are reassigning staff from closed branches so that no one loses hours or pay.

Our robust Employee Assistance Program is available to provide staff emotional support.

Clearwater FAQ's

The COVID-19 outbreak is changing daily. To help our members stay informed we've put together some FAQ's to answer your questions.

Will Clearwater branches be open?

Like you, we are working hard to slow the spread of the Coronavirus. We are putting the health and well-being of our co-workers, our members, and the community ahead of all other interests as we make decisions. Due to this, we have decided to temporarily close our lobbies. All our Drive-Thrus and our eBranch are open and can assist you.

How can I withdraw cash?

You can visit our drive-up locations, ATM's or ITM's and get cash 24 hours a day. You can also use over 30,000 Surcharge-Free ATM's through the CO-OP Network. co-opcreditunions.org/locator.

What if I need to deposit a check?

You can still deposit checks using these methods:

- + Mobile Check Deposit feature in mobile app
- + At Clearwater Drive-Thrus
- + At shared branches in the CO-OP Network (though services may be more limited due to the COVID-19 outbreak).

Can I cash a check?

Yes, you can cash a check at our Drive-Thru locations or by using other Drive-Thru locations available in the nationwide CO-OP network.

You can also, cash a check at our ITM locations during business hours. To speak to a teller press the "Touch here to speak with a teller," button on the screen

Can I access my Safe Deposit Box?

Yes, you can make an appointment to get access to your Safe Deposit Box by calling our eBranch at (406) 523-3300.

What Online Services will be available?

You can bank with us 24 hours a day using Online Banking, Mobile Banking, and Telephone Banking. We offer Bill Pay, Online Loan Payments, Mobile Check Deposit, internal and external transfers, and you can apply for loans and credit cards online.

How many electronic transfers can I perform from my savings and money market accounts?

Normally members can only perform 6 transfers per statement period electronically. During this time, we are removing the limit of electronic transfers. Transfers can also be done at our Drive-Thrus & ITM's.

What Drive-Thru and ITM's are open?

- + Brooks Street Drive-Thru ITM's
- + Stevensville Drive-Thru & ITM
- + Reserve Drive-Thru
- + Russell Drive-Thru
- + Downtown Drive-Thru & Walk-Up ITM
- + University of Montana Walk-Up ITM

Are night drop services still available?

Yes, our night drop is still available. Drop off transactions, loan paperwork, and mail. Night drops are located at the following Clearwater branches:

- + Brooks Street Branch
- + Downtown Branch
- + Reserve St. Branch
- + Russell St. Branch
- + Stevensville Branch

What if I need something notarized?

Using online services like Notarize.com you can legally sign and notarize documents 100% online for \$25 and \$10 for each additional seal (however, most documents only require 1).

Is my money insured or safe?

Yes, your money is safe with Clearwater Credit Union. We are Federally insured by the National Credit Union Administration (NCUA). You will still be able to access and use your funds during this time.

When will you open your lobbies?

We don't have an exact date for when lobbies will re-open. Our main priority is safety. We're closely monitoring this evolving issue, meeting daily, and will be posting updates to keep members informed.

Can I defer a loan payment?

Members with loan payments who experience financial hardship may be able to defer loan payments. Contact us to learn what your options are.

Is the Credit Union financially stable?

Clearwater Credit Union is financially sound and has continued to show strong stability in our balance sheet and income sheet.