

Dear Valued Frontline Members,

As you know, there has been growing concern about the spread of the Coronavirus, otherwise known as COVID-19, over the past few weeks. Our top priority is the health and safety of our Staff and Members. With that in mind, a lot of consideration has been given to our business processes and how to minimize your financial disruption while providing you with piece of mind. We want you to know that we have a Business Continuity Plan in place should the Government implement measures preventing us from operating in our normal fashion.

These measures may include reduced face to face interactions with you, our members. However, our Main Branch will remain open with reduced staff on site for urgent matters, and our Wealth Hub at The Ottawa Hospital - Civic Campus will close temporarily.

Our digital capability is Best-In-Class which allows us to deploy our advisors and back office teams to work remotely. They will be willing and able to service all your financial needs and can be reached easily via email (info@frontlinecu.com) or phone (613-729-4312).

As always, our digital banking options are available and include:

- Online banking: www.frontlinecu.com
- Telephone banking: 1-855-734-4225
- Deposits can be made via:
 - Electronically using remote cheque deposit through online banking
 - Deposit taking ATMs on the Exchange Network: www.theexchangenetwork.ca
 - Our ATM and night deposit box located at 365 Richmond Road, Ottawa.
- Cash withdrawals can be made at any ATM in Canada and at some point-of-sale merchants such as Walmart, grocery stores and other retail outlets.

We also realize that this may be a challenging time financially and we have options available for loan and mortgage payment extensions should the need arise. Please feel free to reach out to us so we can customize your payment plan.

On a separate note, we have just finished a historically successful year and were looking forward to a celebration with everyone in person at our Annual General Meeting, which was scheduled to take place April 6th at Trattoria Italia Caffè in Ottawa. Following the advice of the Provincial Health Minister regarding large gatherings, we have decided to conduct our AGM remotely. We will be hosting a virtual conference (Webcast) from our boardroom, which will allow our Members to fully participate without putting our Staff and Members' health at risk. More details on how to join will be provided in the near future on our website.

Finally, we will be reaching out to each members' household over the phone to review your needs, discuss your options, and offer our advice. You are family and we want to ensure you know we've got your back! We will continue to monitor the situation as it evolves and please know we'll get back to regular operations as soon as possible.

On behalf of the Board and Staff, we'd like to thank all of you, our Member/Owners, for your patience during this unique time and as always, feel free to contact us at 613-729-4312 with any questions you may have.

Steve Kingan, CEO