



whole family financial services

March 23, 2020

To our valued Member-Owners,

Like all of you, we're making changes to adapt to life during these unprecedented times. As part of our Frontline family, your health and safety is our number one priority, as is the well-being of our dedicated staff. This is why we're making changes to minimize face-to-face interactions at this time and changing our hours to minimize the spread of COVID-19. While most of our staff are working remotely to serve your financial needs through email and telephone, we do have limited staff at our Richmond Road location to look after your urgent needs, such as cash and issuing debit cards. Until further notice, our new branch hours at this location will be Monday to Friday 10:00 am to 3:00 pm. During this time, our doors will remain locked so that we may triage each of our Members before entering the branch. We ask that you call us in advance at 613-729-4312 before you come in so we can prepare for your visit. Our location at The Ottawa Hospital – Civic Campus will remain closed.

Now more than ever, technology is playing a huge role in our lives, and many of your day-to-day banking transactions can be done through online and telephone banking, which are available 24 hours a day, 7 days a week. Contactless payments also play a big role in protecting our Members by eliminating the need to "physically touch" point of sale terminals. This technology is currently enabled on our debit cards and allows you to make purchases of up to \$100 per transaction, and up to a maximum of \$200 before requiring you to use your PIN. For your added convenience, the contactless limit on our Visa cards has been temporarily increased from \$100 to \$250.

These are challenging times for some of our Members who have been affected by layoffs. Please know that we're here to help and have options that will allow you to defer your loan and mortgage payments for up to six months. If you need to take advantage of these options please email Lorna at lwells@frontlinecu.com, Colleen at cmckinnon@frontlinecu.com or Laura at lliddy@frontlinecu.com or give us a call.

We also have a favour to ask of you: If you have tested positive or have been in contact with anyone who has COVID-19, are experiencing any flu-like symptoms or have travelled outside of Canada in the last 14 days, please respect the recommendations of public health officials by self-isolating as we cannot take the risk to serve you in person at this time. Please contact us by phone or email so we can assist you.

On behalf of the Board and staff, thank you for your continued support and understanding as we try to minimize the inconvenience to you, and thank you to our frontline workers, who continue to provide essential services while putting the health and safety of others before their own.

Be kind to each other and take care.

Steve Kingan, CEO

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