GVFCU Upcoming Changes

<u>Digital Platform</u> We changed to our new digital platform in March of this year. The new system is fully integrated with Home Banking, Mobile App, Bill Pay, Check Deposit by phone and more. We are working to enhance this system to be able to complete forms right on your phone / computer instead of needing to come into a branch. More to come in the next months.

<u>Loan applications</u> Existing members can now enter loan requests through our digital platform. We often can accept paperwork via a photo from your phone. We have rolled out electronic remote loan document signatures for many of our loan types to make this process easy for you. We are continuing our development of options in this area.

Sur-Charge Free ATMs

We have been offering the CO-OP surcharge free network to our members for many years. This network has over 30,000 surcharge free ATMs in the US and 10 countries. In the coming months we will be adding the MoneyPass and Allpoint Surcharge-Free networks for our members. This will add over 60,000 more ATMs to use Surcharge Free across the nation. In particular, this will add locations at Wegmans, CVS, Walgreens and other local locations. Our website will be updated as these options are added.

<u>Saturday branch hours</u> are being discontinued starting December 17th, 2023. This includes all three branches. We will still be open Mon – Thursday from 9 AM to 5PM and Fridays 9 AM to 6PM.

GVFCU is committed to providing our member/owners the best in person service as well as expanding our digital options for those who want to use them. As we make this change we are working to provide you personalized member service by focusing on appointments for situations that may be impacted by the loss of Saturday hours. If you have a special need we will work with you to schedule appointments as appropriate.