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# Message from our CEO April 14, 2020

Folks,

I hope your Easter, Passover, and weekend were safe and that you were able to call, facetime, text, email, or even write a letter to your family—and that each and everyone remains healthy, sheltered, and secure.

As I began writing this, it struck me how California continues reacting to this crisis. I am truly amazed at Californians approach to the Pandemic. For the most part, this laid back, trendy, hip, tech driven and smart group of people have stayed at home as the Governor directed. While a few have misbehaved, as can be expected when you have 40 million people, almost all Californians have taken the Pandemic seriously and are doing their part to ensure it is stopped as quickly as possible. From active first responders (i.e., doctors, nurses, medical assistants of all kinds, police and fire personnel, and our military), to active essential workers (including grocery store workers, bank tellers, delivery personnel, postal members, etc.), to kids coping with new ways to learn and parents supporting these efforts, to employees discovering a new way to work—from home, to families huddled together: what remarkable group of people.

It is difficult to know when this crisis will end but State governments, the Administration, the Federal Reserve, Treasury, CDC and the federal government's health agencies have been working over time to assist, help, preserve, and support all Americans. And, while we may bicker as a nation, we are all united in one common effort: rid this country of one of the worst tragedies it has recorded. Continued efforts are needed, along with patience. But, as a country we know more than we did last week, the week before, and the week before that. We keep learning, improving, and advancing. We will defeat this.

And, lest we forget (which I did), let's take time to wish all those with a birthday since March 16, Happy Birthday! This is probably the strangest birthday you will ever have but it will also be one that many with birthdays during this period will most remember!

So, let's take a look at what is happening for members:

- The Credit Union launched its Payroll Protection Program—this is an SBA loan program designed to help small businesses. See more on the Credit Union's web page.
- The Credit Union continues working with members who need help with their mortgage loan payments and consumer loan payments. Members who need assistance are urged to call the Credit Union and discuss options and programs available. Get the help you need before you fall too far behind.
- The Credit Union raised its daily cash withdrawal limit to \$1,500 and increased its ATM withdrawal limit to \$750. Hopefully, both steps will help members stay at home and not have to travel to get cash they may need.
- The Credit Union continues to provide members with mortgage loan programs and consumer loans at very affordable rates and with very low or no costs.
- The Credit Union continues to serve members at two branch locations: Riverside and Victorville—the staff is doing a great job assisting members who come into the branch.

On a different front, the first stimulus payments from the Treasury Department should be arriving this week. Known as Economic Impact Payments, the first payments are being made to those who received their 2018 and 2019 tax refunds via direct deposit. Other who are expected to receive their payments very soon are social security recipients. Once these payments have been made, Treasury is expected to begin sending checks to everyone else who is eligible to receive them. See blog on possible tax issues with these stimulus payments.

As always stay safe, continue following the stay at home protocol, and call the Credit Union with any questions or concerns. We are here to help. Talk with you next week. Have a safe and secure week.