

Message from our CEO April 8, 2020

Folks,

Hello to everyone. I hope this finds you safe and that you and your family are well.

It has been three weeks, March 13, since the Administration announced a National Emergency for what many call the Covid-19 pandemic. A lot of things have changed; and, probably, many more things will change. It seems that each day brings a different result, a different concern, and a different problem—it also brings another opportunity for us to help one another, even if we are apart, and to be encouraging to those that really need support.

Amazingly, many of the folks I talk to during the day, most by cell phone, some by face time, and the rest on a land line phone (slightly better quality than my cell phone, we live in a hilly area), remain resolute, happy, hopeful, and forward looking. Some of the most interesting are the veterans of foreign wars, including World War II. One and all proclaim, this is just another challenge we will survive!

One aspect of this experience that I had not planned on or even thought about, being home with my wife—our kids are grown up and have their own homes. We are two of those seniors who are supposed stay at home. We have been married 45 years in May and we have never been together this much.

It has been and continues to be a test of a concept or theory that I advocate in my retirement workshops: for those getting ready to retire, take two weeks and spend it at home with your spouse or partner—and, if you have others living with you, with those who live in your home. For many, it is an interesting experience, a peek into the future.

Interestingly, I have learned quite a bit; and, as my wife tells me, so has she. Perhaps the best part of this evolving experience, we talk more often, we do a few more things together (e.g., make dinner, watch a movie, and play games—games that we previously only played with our kids and grandkids before the Health crisis). I think we are more patient with each other, particularly since we know we are going to be doing this for some time (gee, that is what retirement is).

I also think we value the time we spend together and apart. I have an office upstairs where I spend quite a bit of each day—I still manage the Credit Union, albeit, long distance and with a very good staff. This, for me, confirms what I tell those attending a retirement workshop: develop outside interests that allow you to do some things without each other—a little space never hurts. NOTE: my outside activity is managing the Credit Union along with writing.

After this crisis, I will spend some time writing about our experiences, share those with you, and incorporate many of the lessons learned in my retirement workshops.

I do want to bring you up to date with the continuing changes we are making to help and protect both members and staff. The following are changes that we have made over the last week:

- Increased the daily cash limit per member to \$1,500
- Increased the daily ATM limit to \$750
- Closed the Colton branch; it is an open floor branch where members sit directly across from the staff person who is assisting them (no glass barriers); the Riverside and Victor Valley offices remain open—they have floor to ceiling glass that protects both the member and the staff person
- Reduced hours of operation in an effort to protect members and staff; we are now open 10am to 4pm—once this crisis is resolved, we will resume normal hours

The Credit Union remains open. It is here to assist you in anyway it can. If you have any questions, want to find out about loan programs that may be able to help you, or need a friendly smile over the phone, call us at 1-877-426-8767 x 2. Phone lines are busy but we are here to help you.