



## COVID-19: Member FAQs

Updated: March 23, 2020

### **Q: How do I do my banking if your branches are restricting walk-in services?**

A: Effective Monday, March 23, 2020, after careful consideration, and to ensure the health and well-being of our members, employees, and the communities we serve, we made the decision to restrict walk-in traffic to our lobby services. We recognize that limiting walk-ins to our lobbies is an inconvenience, but we strongly recommend the use of our remote account access options. Visit our [dedicated webpage](#) for additional information.

### **Q: What are your remote account access options?**

A: GECU offers a wide array of services you can do without needing to be in-person, including:

- Visiting our [Loveland and Fairfield branches](#) which offers drive-thrus to handle your day-to-day transactions from your vehicle; we do ask you please have your ID ready
- Using an [ITM](#) by visiting our [Florence branch](#) which offers our drive-thru ITM; or by visiting our Reading Road and Highland Heights offices where you can find an ITM inside their vestibules. During business hours, you can connect remotely with a live GECU Personal Teller for a variety of transactions, while using our ITM like an ATM after business hours.
- Accessing [Online Banking](#) or our [mobile app](#) – 24/7: View balances, make transfers between accounts and with other financial institutions, make payments, view eStatements, access your GECU credit card account and rewards, pay bills, set up Debit Card Controls, securely chat or email us and ensure your confidential and personal information remain private (Secure Chat is currently available in Online Banking), deposit checks when using our mobile app, and more!
- Using [57,500+ completely free ATMs/ITMs](#): ATM locator available on our website or within our mobile app.
- By Appointment: If you are unable to perform your transaction using one of our remote account access options, and have a time sensitive, critical need, please [make an appointment at any free-standing location by calling the branch directly](#). Examples of critical needs, include:
  - Safe Deposit Box access
  - Medallion or Notary Services
- Review our [flowchart of how to make transactions](#).

### **Q: When will your branches be open again?**

A: The safety and health of our members and team members is our top priority at this time. As this is ever-evolving, we will continue to closely monitor the COVID-19 situation and take guidance and recommendations from national, state, and local government and health agencies. We will continue to provide our members with assistance during this time. We will look to reopen under our normal operating hours as soon as it is safe for our members and team members.

[Monitor our website for updates.](#)

### **Q: How long will the Onsite hospital locations be closed?**

A: To assist in reducing non-essential foot traffic to local hospitals, and for the health and safety of team members and our members, the following locations are temporarily closed: Bethesda North, Good Sam, Mercy West, and Mercy Anderson. We are working with hospital administration on when we can re-open these offices – they will dictate this to us as it aligns with their health and safety protocols. [Monitor our website for updates.](#)

**Q: What are your hours for Member Services, your call center?**

A: Our [call center team members](#) are available to assist you: Monday – Thursday, 8 am – 5 pm; Friday, 8 am – 6 pm; and Saturday, 9 am – 2 pm:

- Over the phone at: 513.243.4328/800.542.7093
- Via email at: [memberservices@gecreditunion.org](mailto:memberservices@gecreditunion.org)
- Securely email us within [Online Banking](#) or our [mobile app](#) and choose Support from the top right corner (you can include account numbers in this forum)
- Securely chat with us by logging into [Online Banking](#) and clicking “Chat”

**Q: What is the best way to contact a department or team member directly?**

A: The best way to reach a team member is using their direct dial number, use the dial by name option - if applicable. To reach our departments, you should call Member Services at: 513.243.4328/800.542.7093 and use these current prompts:

- Press 1 for Online Banking, our Mobile app, Web BillPay, or Sourceline
- Press 2 for Loans, Payments, Mortgages, and Title Information
- Press 3 for Credit Cards, Debit Cards, Fraud Services, or Travel Notifications
- Press 4 for Account inquiries
- Press 5 for Collections
- Press 6 for Business Services, including Business Accounts and Loans
- Press 7 for Branch Services
- Press 8 for Professional Services, including Investments, Insurance, Legal, and Real Estate
- Press 9 for a dial-by-name Employee Directory

\*\*\* We do ask for your patience at this time due to the influx in call volume at this time.

**Q: Is my money safe at GECU?**

A: Yes, your money is safe with GECU. We are federally insured by the [National Credit Union Administration \(NCUA\)](#) to insure members’ money up to at least \$250,000 for single ownership accounts. For more details about how your GECU accounts are protected, please [click here for an informative brochure](#). For your own safety and security, we encourage you to use your [GECU debit](#) or [credit card](#) for your everyday transactions.

Of note: Your money is considerably safer at GECU compared to taking it out and having cash on hand. Be mindful of the risks of holding onto cash. Since cash is not insured, there’s no way to get it back if it is lost or stolen.

**Q: How can I make my loan payment?**

A: You may use the following to [make a loan payment](#):

- You can use Online Banking or our mobile app
  - Internal transfers from a savings or checking account
  - Set up payments from an external account at another financial institution
- Go to our [website for Loan Payment Options](#) to pay by debit or credit card.
- Visit our [Loveland and Fairfield branches](#) with a traditional drive-thru lane or visit our [Florence branch](#) and speak to a Personal Teller through our drive-up ITMs
- Utilize our night drop depository at our [office locations](#)
- Call us at: 513.243.4328/800.542.7093
- Mail your payment to: GECU, Attn: Loan Payment, 10485 Reading Road Cincinnati, OH 45241
- Set up payment through your financial institutions bill payment service if available

**Q: What if I need a credit card limit increase?**

A: From within [Online Banking](#) or our [mobile app](#), select your credit card account, then “Request Increase.” You may also contact our Phone Loan Center at: 513.243.5626/888.670.5626 to discuss your needs.

**Q: What are options in I am struggling to make a loan payment?**

A: For [Skip-A-Pay](#) consideration, please follow the below process:

- If you need assistance to skip just one loan payment, [submit your request here](#) and we’ll contact you within 24 business hours.
- If you need assistance that may require two or three Skip-A-Payments, please contact us at: 513.243.4328/800.542.7093.

*At this time, we are waiving the \$40 processing fee. Please note: Our Skip-A-Pay program is only available for future loan payments.*

**Q: What if I have questions about my current mortgage or refinance options?**

A: Please contact our Mortgage Department at: 512.243.4328/800.542.7093 and enter ext. 929, then #. Due to the influx in calls, we ask for your patience as we are returning member calls within 24 hours.

**Q: What if I have a current mortgage loan application being processed, what do I do?**

A: For first mortgages, please contact our Mortgage Department at: 512.243.4328/800.542.7093 and enter ext. 929; for a Home Equity loan or HELOC, please call us at: 512.243.4328/800.542.7093 and enter ext. 935. Due to the influx in calls, we ask for your patience as we are returning member calls within 24 hours.

**Q: What if I am struggling to make my payment or are currently delinquent on a loan?**

A: If you need mortgage assistance or are struggling with your mortgage payment, please directly contact our Collections Representative by calling: 513.243.4328/800.542.7093, prompt 5. For mortgage assistance, please visit us [here](#) and someone will be available to discuss your options.

**Q: How can I get further assistance if I am in need?**

A: We have our [Hardship Emergency Loan Program \(HELP\)](#) that will provide members immediate relief. Members can [apply for this loan online](#) (select Personal Loan, then “Assistance due to COVID-19” under the Reason) or by calling our Phone Loan Center at: 513.243.5626/888.670.5626.

Note: There is no application or processing fee, there is also not a prepayment penalty.

**Q: Do you have checking overdraft options?**

A: There are two overdraft options for those with checking accounts.

- Set up **Overdraft Protection Transfers**, to cover overdrafts in your checking account. Funds will automatically transfer from a linked account (e.g. savings or money market) to cover overdrafts and bring your balance up to zero at no charge.
- Apply for an **Overdraft Line of Credit**. There is no cost to apply and there are no daily, monthly, or annual fees. [Click here for more information](#) or if you’d like to apply or talk about increasing an existing overdraft limit, please contact our Phone Loan Center at: 513.243.5626/888.670.5626.

**Q: What if I have a loan closing scheduled, or was looking to get a loan soon – how can you facilitate this without needing to come into a branch?**

A: As this point, we are utilizing electronic forms to securely complete loan applications and necessary paperwork whenever possible. We will work with our members to continue to complete these transactions.

**Q: What if I have a mortgage closing scheduled in-person. Will that be postponed? Can I do it online instead?**

A: At this point, we are communicating with our title company partners to determine options for your closings. Currently, we are still conducting closings on schedule unless you hear otherwise from your mortgage or broker representative.

**Q: Will you still be enforcing Reg D, the six electronic transfers a month from a savings account?**

A: Yes, due to federal regulations we are unfortunately unable to remove this limit. However, should you feel you may need to move into a checking account, we encourage you to apply online at: [gecreditunion.org/apply](https://gecreditunion.org/apply).

**Q: What are you doing at your branches and offices to keep members and your team members protected from the spread of Coronavirus?**

A: We are adhering to prudent health and hygiene guidelines and are putting into place social distancing guidelines and moving team members for their protection. Many team members whose positions can allow remote work or doing so or preparing to do so with company-managed equipment and adhering to all business policies and procedures. We are fully committed to continuing to provide top-notch member service during these challenging times.

**Q: My ID has expired and the BMV is closed. Can I still open a GECU account?**

A: Members and non-members with a state driver's license that expired beginning on March 1, 2020, and who are not able to renew at their license agency may still use it as an acceptable identification to open an account when a secondary form of identification is presented. We may also use alternative methods per our Member Identification protocol to identify members.

**Q: What type of scams should we expect to see due to COVID-19/Coronavirus?**

A: Scammers and cyber-criminals may try to take advantage of your concerns related to the Coronavirus by selling fake products, offering medical advice, creating fake charities, or sending fraudulent emails to try and gain access to your personal information. To learn more and protect yourself [please refer to our article](#) and also view information directly from the [Federal Trade Commissions' Consumer Information](#).

**Important Note:** GECU will never initiate a phone call, email, or a text asking you to update, validate, or provide us with your personal information. Don't give out personal information over the phone or website, unless you know it is secure and you initiated the contact.