

A Letter From the President/CEO

Dear Valued Member,

Members are our priority at Horizons FCU, and we want to share measures we are taking to address Coronavirus COVID-19:

Effective Thursday, March 19, 2020, all branch lobbies were closed until further notice. Staff safety, member safety, and availability of services remain our top priorities. Business Continuity Planning is a part of daily life at Horizons FCU. Our remote services are regularly tested and are fully operational so we can serve you.

Night Drop Boxes at the Main and Vestal branches are available for your use and checked during business hours for the processing of your transactions. Best practices on hand washing, especially after handling cash and documents, have been reiterated. We have intensified our disinfecting protocol at all branch locations, including ATM Machines and Drive Thru Canisters. Our Pandemic Flu Procedures are in place.

During this time, we strongly encourage you to make use of our Horizons at Home on-line banking system, 24-Hour Telephone Teller, Mobile App, Drive Thru and ATM Machines. As always, through on-line banking and/or the Horizons mobile app, you can access your accounts to check balances, make payments on loans, perform transfers within your account, and view transactions. During normal business hours we have staff to answer your calls. Any calls made after hours to our voice mailbox will be returned the net business day.

You may also email us at our credit union email, info@horizonsfcu.com. Email is also checked during business hours and your concerns will be forwarded to the appropriate staff member for resolution. Please do not email sensitive account or personal information. Include your full name and a phone number and our staff will contact you either by phone or email.

We are aware that many of our members may be facing financial concerns and uncertainties as the COVID-19 situation develops. Horizons FCU is here to help, and we encourage members who may be impacted to reach out at 607-724-5876, to discuss how we might be of assistance.

As always, the health, safety, and well-being of our members, our staff, and our community is of paramount concern. We will continue to monitor this quickly evolving situation closely and share updates as they become available. Please check the website at www.horizonsfcu.com frequently for updates. Horizons is here for you and your money is safe and Federally Insured by NCUA. Please call for more information.

Mario C. DiFulvio

President/CEO