



April 22, 2021

To our Valued Member,

Together, it is our priority to do everything we can to carefully address our members and employees' safety and health as the COVID-19 outbreak continues to evolve.

We continue to follow the guidance from Public Health and the provincial and federal governments and continue updating our responses as more information becomes available. HMECU employees continue working at alternate locations or from their homes to ensure continued service for our members. If employees are unwell, they are required to stay home and are supported by our paid personal leave policy.

In order to stop the spread of COVID – 19, HMECU asks and encourages members to use digital services. Our website allows our members to [book appointments](#) with one of our HMECU team at a date and time that is convenient for you. During your online appointment, staff can set you up for our Online Banking services. Online Banking allows you to [complete many of your in-branch transactions like your bill payment, cheque deposits and transfers between your accounts at home](#). HMECU also allows members at [no charge to use other credit union ATMs in Ontario](#) to help encourage social distancing and minimal contact.

Given that members are completing more banking over the telephone, we are experiencing a higher number of phone inquiries and overall wait times on the phone. We appreciate your patience and your understanding as we work to answer all your calls.

At physical locations, HMECU continues to limit the number of members in-branch, at any given time, to six. For the most up-to-date information related to our hours and/or location availability, check our [website](#), [Twitter](#), or [Facebook](#).

We know that you may have to make important financial decisions in the coming months. I encourage you to speak with one of our HMECU team if you have any questions or are concerned about your personal finances. We can work with you to develop a plan to get you through the necessary times.

I appreciate the support and commitment of everyone as we continue to respond to the evolving COVID-19 outbreak. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com) or call us at 905-575-8888.

We look forward to seeing you soon.

Lew Figol,  
President and Chief Executive Officer

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January 14, 2021

**To our Valued Members,**

Effective today at 12:01 a.m., the provincial government declared a State of Emergency and issued a Stay-at-Home Order requiring everyone to remain at home with exceptions for essential purposes or activities, such as going to the grocery store or pharmacy, accessing health care services, for exercise or for work where the work cannot be done remotely.

Healthcare and Municipal Employees' Credit Union provides services for personal and commercial banking and wealth management and has been designated by the provincial government to be an essential service that must be maintained throughout the COVID-19 Pandemic.

**Please Stay Home**

Your health and the health of our staff is very important to us. While the credit union remains open to serve our members, we are urging members to stay home. The best way that we can ensure that you or our staff do not become infected is to avoid all social contact. Before coming to the branch, consider if you can complete your transaction remotely. All loans, mortgages, investments, bill payments, etc., can be completed without ever having to come to one of our branches. We can facilitate the completion of all documentation and have you sign the documents electronically.

Transactions can also be completed by the following methods:

- Mobile App
- Online banking
- Telephone banking

If you must come in for a service that cannot be completed remotely, we urge you to first make an appointment. You can do so by calling the branch or going onto our website at <https://hmecu.as.me/schedule.php> and booking an appointment at a time when your representative is available.



## Healthcare & Municipal Employees' Credit Union

### Branches

Our Hamilton Branch located at 209 Limeridge Rd E, and our Brantford Branch located at 330 West St will continue to remain open and be available to serve your essential services in-branch Monday to Wednesday, and Friday from 10:00 am to 4:00 pm and Thursday from 10:00 am to 6:00 pm.

Staff are also available to serve our members over the phone between the hours of 9:30 am and 5:00 pm on Monday, Tuesday and Friday, 10:00 am to 5:00 pm on Wednesdays and 9:30 am until 6:00 pm on Thursdays.

Our Satellite locations continue to be closed during this time.

I also want to thank you for supporting HMECU and our staff during these trying times. It is our intent to remain transparent, providing the latest information to you our members. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com) or call us at 905.575.8888

We look forward to seeing you soon.

Lew Figol,  
President and Chief Executive Officer

December 23, 2020

To our Valued Members,

During the Holiday season, our thoughts are with those who have been affected by the outbreak of Coronavirus (COVID-19). As the situation with COVID-19 is extremely dynamic we will continue to make proactive decisions that are grounded in care for our members and employees, while also doing our part to help stop the spread of the virus.

As we enter a provincewide shutdown for Hamilton this week and for the entire province commencing on December 26<sup>th</sup>, we want to make sure we play a constructive role by taking responsible actions, to continue to do what's right for our members and employees in keeping everyone healthy and safe.

### **Connect with us from the safety of your home**

Before coming to the branch, consider if you can complete your transaction remotely. All loans, mortgages, investments, bill payments, etc., can be completed without ever having to come to one of our branches. We can facilitate the completion of all documentation and have you sign the documents electronically.

Make an appointment on financial matters that are on your mind. Please use our [Talk to an Advisor](#) tool on our website to book an appointment with one of our team.

### **Branch Network**

**Starting Tuesday, December 29th**, our Hamilton Branch located at [209 Limeridge Rd E](#), and our Brantford Branch located [at 330 West St](#) will be available to serve you in branch Monday to Wednesday, and Friday from 10 am to 4:00 pm and Thursday from 10 am to 6:00 pm.

Over the phone service will be available Monday Tuesday, and Friday from 9:30 am to 5 pm, Wednesday 10am to 5 pm and Thursday from 930 am to 6:00 pm

Our satellite branches will be temporarily closed to the public:

- General Hospital
- St Joseph's Hospital
- Juravinski Hospital
- Burlington City Hall

### **Other ways to bank**

While we remain open, we strongly encourage you to bank from the comfort of your home using our digital banking services.

- Mobile app
- Online banking
- Telephone banking

### **Patience, please**

We are working hard to answer all your questions. Thank you for your patience, in advance. You can reach us at 905-575-8888 or email us at [info@hmecu.com](mailto:info@hmecu.com).

### **Our collective health**

These are truly uncharted times and we're learning right alongside you as we navigate COVID-19 together. We are proud of the swift decisions we are making, and we will always do what's best for our members and employees.

On behalf of the HMECU Team, Happy Holidays and warmest wishes for the many unique ways you and your family celebrate the season!

We look forward to seeing you soon.

Lew Figol,  
President and Chief Executive Officer



# Updated Branch Hours

As of September 14<sup>th</sup> 2020

## Limeridge & Brantford

**Monday-Wednesday & Friday:** 10am-5pm

**Thursday:** 10am-6pm

## Satellites

### Hamilton General

**Monday – Tuesday:** 8:30am – 4:30pm

**Wednesday:** 10:30am – 5pm

**Thursday:** 8:30am – 4:30pm

**Friday:** Closed

### Juravinski

**Monday – Tuesday:** 8:30am – 4:30pm

**Wednesday:** 10:30am – 5pm

**Thursday - Friday:** 8:30am – 4:30pm

### St Joes

**Monday – Tuesday:** 8:30am – 4:30pm

**Wednesday:** 10:30am – 5pm

**Thursday - Friday:** 8:30am – 4:30pm



July 31, 2020

To our Valued Member,

We are excited to announce that starting **Tuesday August 4th**, in branch **Member Service** hours are expanding to **10 – 4 Monday to Wednesday and Friday; 10 – 5 on Thursdays**. For a full list of branches and their hours, visit this [page](#).

Individual **Lending and Financial Advice Appointments** are available between the hours of **9:30 – 5pm Monday to Friday**.

**We want you to remain safe.**

We are following public health instructions to ensure face coverings, and two metres, or six feet, of physical space between members as much as possible:

- Floor decals have been installed to indicate suitable spacing while waiting in branch.
- Our employees will remind our members of their face covering, and to maintain proper social distancing while in our branches.

**We have established practices and protection measures in all our branches:**

- All branches have been equipped with protective shields at the teller wickets.
- Sanitizer pump stations are available to all members and employees.
- Regular cleaning of countertops, and other - traffic areas.

**Here to help online, by phone and in branch.**

You can continue to take advantage of HMECU's [Digital Services](#), banking from the comfort of your home using our app or online banking platform or Telephone banking at 1-866-608-9321

Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com), visit our [website](#) or call us at 905-575-8888.

We look forward to seeing you soon.

Lew Figol  
Chief Executive Officer



July 14, 2020

To our Valued Members,

COVID-19 has continued to change the way we do business for the foreseeable future. The joint safety measures our Members and Ontario has taken are working, and we are seeing a positive change that supports the reopening of our branch network.

We are excited to continue to reopen, and we want to make sure you can connect with us in a way that works best for you:

**Branch Locations and Hours** –Our Main West branch has reopened to Lending and In-Person Appointments only and our cash services will continue to have reduced hours and be offered at our Limeridge and Brantford Branches.

**In-Person Appointments** – With safety precautions like social distancing, face masks or Plexiglas dividers in place, we have restarted scheduling in-person meetings within our branches.

**Banking Safely from Home** – You can easily use our mobile, online and telephone tools to do your banking safely from home. We are still here to provide advice when you need over the phone and email and in person when absolutely necessary.

Based on provincial guidelines and health recommendations, we are taking the following precautions when you visit your local branch:

All members and employees are asked to use the markings on the floor to maintain a **2-metre distance** while in-branch. We have also added maximum branch occupancy limits and installed dividers to allow for distancing.

**Face masks** are recommended, and sometimes mandatory, for in-branch visits dependant on the location.

**Hand sanitizer** is available at all entrances for your use.

We remain committed to keeping you informed about the actions we're taking to support you during this time. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com), visit our [website](#) or call us at 905.575.8888.

We look forward to seeing you soon.

Lew Figol  
Chief Executive Officer





May 1, 2020

To our Valued Members,

I wanted to take a moment to thank frontline workers for their brave response and dedication. You and our employees at HMECU are the heart and backbone of our business, and we appreciate all your hard work.

### Helping flatten the curve

To help protect the health of our staff and members, on Monday, **May 4<sup>th</sup> Main West Branch will temporarily be closed.** Our Limeridge Branch located at 209 Limeridge Rd E and Brantford Branch located at 1-330 West Street, Brantford, look forward to continuing serving you Monday -Friday 10:00 - 3:00 p.m.

***We will also be limiting the number of members in-branch, at any given time.  
Please be mindful of social distancing while waiting.***

### Supporting your needs

We can help with almost anything through email or over the phone. If, after connecting with us by phone or email, we determine that your transaction cannot be completed remotely, we are always happy to assist you at our Limeridge or Brantford Branch.

***If you are sick or have travelled outside of the province in the last 14 days,  
we ask that you use our digital banking channels***

- **Online banking** - Our mobile app or online banking platform allows you to view account details, transfer funds, pay bills, or send money with Interac eTransfer®. If you have not yet signed up, please call 905.575.8888 or download at the [App Store](#) or [Google Play](#).
- **ATMs** - ATMs are available at all of our locations or get surcharge-free access at any [ding free](#)® ATM

### Offering help

HMECU is participating in the **Canada Emergency Business Account (CEBA)** program and encourage all small businesses that had accounts with HMECU prior to March 1, 2020 to [apply](#) for these government assisted loans. We also continue to offer for those in need, up to six-months of **credit relief** in payment deferrals on personal loans and mortgages.

We remain committed to keeping you informed about the actions we're taking to support you during this time. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com), visit our [website](#) or call us at 905.575.8888.

We look forward to seeing you soon.

Lew Figol  
Chief Executive Officer



March 31, 2020

To our Valued Member,

As the COVID-19 situation progresses, we want to be sure to continue to provide you with safe, and convenient access to banking. For the safety of our members, our employees, and our communities, we will be adjusting our branch hours and operations.

Effective **Tuesday, March 31<sup>st</sup>**, in-branch hours at the **Limeridge Branch**, located at 209 Limeridge Rd E, Hamilton and the **Brantford Branch**, located at 1-330 West Street, Brantford, will be **Monday - Friday 10:00 - 3:00 p.m.** We are **closing on Saturdays** to allow our staff to rest during these stressful times.

We are temporarily closing our **Main West Branch** to walk-in services starting **April 3rd**. We are still here to help you with your financial needs during this time and you can connect with us through the following options:

- **Appointments** - We can help with almost anything through email or over the phone. If, after connecting with us by phone or email, we determine that your transaction cannot be completed remotely, you may make an appointment with the Main West branch.

**If you have been directed to self-isolate, have recently travelled outside of the province in the last 14 days or exhibit any symptoms of coronavirus, please do not come into the branch.**

- **Digital Services** - We strongly encourage you to bank from the comfort of your home using our app or online banking platform or Telephone banking at 1.866.608.9321
- **ATM** - ATMs are available at all of our locations for deposits and withdrawals or get surcharge-free access at any ding free® ATM

While this situation continues to evolve, I truly appreciate the commitment of everyone as we work through these times together. Lets continue to do our part to help stop the spread of the virus. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com) or call us at 905.575.8888.

We look forward to seeing you soon.

Lew Figol  
Chief Executive Officer



March 19, 2020

To our Valued Member,

As the situation with COVID-19 is extremely dynamic we will continue to make proactive decisions that are grounded in care for our members and employees, while also doing our part to help stop the spread of the virus.

Over the last week, as more areas, including the federal government, have called for increased social distancing to help contain the virus we are implementing some changes to our branch network.

**Effective Monday, March 23rd, HMECU will reduce hours at all our branch locations from 10 a.m. to 3 p.m. Monday to Friday and 10am to 1pm Saturday.**

**Starting on Friday, March 20th, HMECU has made the decision to temporarily close our Satellite Locations at St Joseph's Hospital, Juravinski Hospital, and the General Hospital.**

You can look forward to continuing being served by our Satellite staff at either our Limeridge Branch located at 209 Limeridge Rd E or Main West Branch at 1685 Main St W. Service is also available in Brantford at 1-330 West St, Brantford.

While we remain open, we strongly encourage you to complete your banking from the comfort of your home using our digital services:

- Online banking: View account details, transfer funds, pay bills, or send money with Interac e-Transfer.
- HMECU mobile app: Available for download at the [App Store](#) or [Google Play](#).
- Our ATM network or get surcharge-free access at any [ding free® ATM](#)
- Telephone banking: An automated, interactive bill payment and banking service you can access 24 hours a day, 7 days a week.



Should you visit our branch, here are steps you can take to protect yourself and our staff:

- Use Hand Sanitizer / Wash your hands
- Ask for a surgical mask / Cough into sleeve
- Follow [Federal Guidelines](#) for maintaining social distancing that includes more than two meters/ six feet between 2 people

**Please note, if you have travelled within the past 14 days, or if you are experiencing symptoms, please do not come into the branch.**

We are grateful for the support we have received from our members and will continue to take further precautions to help address this unique, ever-changing situation. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com) or call us at 905.575.8888.

We look forward to seeing you soon.

Lew Figol  
Chief Executive Officer



March 13, 2020

To our Valued Members,

At HMECU, our thoughts are with those who have been affected by the outbreak of coronavirus (COVID-19). We believe it is our role during this time to prioritize the health and well-being of our members and staff while also playing a role in supporting the work to contain the virus with local health officials and government leaders.

I wanted to personally reach out to you our members and provide an update on the actions that HMECU is taking to help prevent the spread of the virus and support the health and well-being of our members, and our employees.

You may become aware that over the next few weeks we have taken a series of precautionary steps in response to this developing public health impact, including signage, increased cleaning and sanitizing procedures for our branches and staff. We appreciate your understanding that, as a member, your HMECU Experience may look different as we work through this time together.

While we are currently maintaining regular operations, our branches are prepared to modify operations with options that still allow us to serve you. This means we may adapt the branch experience by limiting face to face interactions and completing request by phone and email, or in some cases have transactions completed digitally or at an ATM. As a last resort, if we feel it is in the best interest of our members and staff, or if we are directed to do so by government or the health authorities, we will close a branch location. In any such situation, we expect branch disruption to be temporary.

I want to also thank you for supporting HMECU and our staff. It is our intent to remain transparent, providing the latest information to you our members. Should you have any questions, please feel free to email [info@HMECU.com](mailto:info@HMECU.com) or call us at 905.575.8888

We look forward to seeing you soon.

Lew Figol,  
President and Chief Executive Officer