

Dear Member,

Together, we're weathering historic times. As we continue to monitor the evolving COVID-19 situation, the health, safety and well-being of both our members and employees remains our top priority. As a result, we have taken the following action to do our part to minimize and slow the spread of the virus in Illinois:

On March 18th, we will close all branch lobbies, while continuing operation of branch drive-ups and ATMs, until further notice. Below is a breakdown, by branch, of the steps we are taking:

- **Gail Borden Downtown Elgin Branch** (270 N Grove Ave)
 - All branch services will be closed
 - A 24-hour ATM trailer will be placed in the parking lot for cash withdraws
- **Gail Borden South Elgin Branch** (127 S McLean Blvd)
 - All branch services will be closed
 - A 24-hour ATM trailer will be placed in the parking lot for cash withdraws
- **Main Elgin Branch** (111 S. Hawthorne St)
 - Lobby service will be closed
 - Drive-up lanes will remain open normal business hours
 - Access to 24-hour drive-up ATM with an additional walkup 24-hour ATM will be added to the front of the building for cash withdraws
- **Geneva Branch** (28 N 5th St)
 - Lobby service will be closed
 - Drive-up lanes will remain open normal business hours
 - Access to 24-hour drive-up ATM
- **Aurora Branch** (320 E Indian Trail Rd)
 - Lobby service will be closed
 - Drive-up lanes will remain open normal business hours
 - Access to 24-hour drive-up ATM

The good news is we can support your many in-person banking needs through other channels. You can still accomplish virtually all banking tasks through ATMs, drive-ups, online/mobile banking – including remote check deposits, and secure online loan applications via [Apply.kctcu.org](https://www.kctcu.org/apply). You can connect with us directly via phone at 847-741-3344 or 888-741-3344. We will also be checking night drop boxes throughout the day.

We hope that reducing physical contact will contribute to flattening the COVID-19 transmission curve and keep all of us safe. Below are resources to help you access your money and banking needs during this time. If you need something out of the ordinary, please reach out to us to see if there is a way we can assist. Please visit [Updates.kctcu.org](https://www.kctcu.org/updates) to keep up to date with issues regarding our COVID-19 readiness and response.

In addition, please reach out if you and your family are adversely affected by this health crisis; we're here to help.

R. Michael Lee
CEO/President
KCT Credit Union

Banking from Home

To further minimize contact, KCT would like to remind our members of the following services that can be done remotely:

Online/Mobile banking: Log on to KCT Online at kctcu.org or use the [KCT mobile app](#) to perform most banking transactions, including: ([Click here](#) to learn how to register for KCT Online)

- Account History and Balance Information
- Account Transfers (internal/external)
- Schedule Bill Payments Using KCT's Free Bill Pay Service
- Mobile Remote Deposit Capture for Depositing Checks (mobile only)
- View Check Images (new feature)
- View eStatements (primary account holders only)
- Update Contact Information

[KCT Digital Card App:](#) Load your card onto our digital card app for fraud protection, transaction alerts, and to suspend your card if it's lost or stolen. You can also enroll in Visa Checkout for secure and convenient online shopping.

Contact Center: You can reach our contact center at 847.741.3344 or 888.741.3344 (outside the Chicagoland area) for your banking needs including applying for a loan. You can also email us at: ContactUs@kctcu.org

Contact Center Hours

7 am - 7 pm Monday, Tuesday, Thursday and Friday
11 am - 7 pm Wednesday
8 am - 2 pm Saturday

Branch Drive-Up Hours (Elgin, Aurora and Geneva): Take care of most of your banking transactions from the comfort of your vehicle using our drive-up.

Monday, Tuesday, Thursday, Friday 7 a.m. – 6 p.m.
Wednesday 11 a.m. – 6 p.m.
Saturday 8 a.m. – 2 p.m.

Loan Applications: KCT offers convenient, secure online loan applications that can be completed anytime, from an internet enabled smart phone, tablet, or computer/laptop by visiting: Apply.kctcu.org

Home Loan Purchases or Refinances: Visit HomeLoans.kctcu.org to view mortgage rates, apply for a home loan, or research home loan options.

Debit & Credit Cards

Your credit and debit cards give you immediate access to your money. And you can use them anywhere Visa® is accepted.

Surcharge-Free ATMs: To find your nearest surcharge-free ATMs, visit: Locations.kctcu.org

Thank you for your membership with KCT Credit Union, and please contact us with any questions you may have.