

## Coronavirus (COVID-19) Readiness

Dear Members,

KCT would like to take a moment to assure members, partners and communities that we are closely monitoring the outbreak of COVID-19 (Coronavirus), and share our plans to ensure seamless service and support during this time. We are focused on maintaining a safe environment for all of our members and staff. Our team is meeting regularly in order to make proactive adjustments to our preparedness and response plan.

To minimize spread and protect our members and employees, we have already implemented the following:

- Increased hygiene procedures including hand sanitizers at every workstation, a deep cleaning of our offices, and a hand washing notice for all employees
- Employees who have any symptoms of fever are required to stay home and not return until they have been free of symptoms for at least 24 hours

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 [www.kctcu.org](http://www.kctcu.org) or use the [KCT mobile](#) app to perform most banking transactions, including:

- 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](mailto: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

**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](https://www.kctcu.org/apply)

**Home Loan Purchases or Refinances:** Visit [HomeLoans.kctcu.org](https://www.kctcu.org/home-loans) to view mortgage rates, apply for a home loan, or research home loan options.

**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.

**Surcharge-Free ATMs:** To find your nearest surcharge-free ATMs, visit: [Locations.kctcu.org](https://www.kctcu.org/locations)

Our offices remain open to staff, members, and visitors. However, we are encouraging anyone who exhibits a fever or other flu-like symptoms to please stay home and take advantage of our above stated convenient banking options. We will continue to keep you informed if and when there are significant updates.

For more information and updates regarding COVID-19 please visit:

Illinois Department of Health - [dph.illinois.gov](https://dph.illinois.gov)

Centers for Disease Control - [www.coronavirus.gov](https://www.coronavirus.gov)

World Health Organization - [www.who.int](https://www.who.int)

Thank you,  
KCT Credit Union