

We're here and ready to keep supporting you.

In these unprecedented times, our customers, employees, and our larger community are our top priority. We have taken a number of measures to protect the safety of our customers and employees, while maintaining regional access of service to our customers. We are seeing daily changes being updated by both our federal and provincial governments, and we are taking their direction seriously.

One of our main focuses at this time is to ensure OMISTA customers have access to debit cards, online banking, and our mobile app in the event that governments direct us to restrict access to our branch business. We encourage you to ensure you have these services and reach out to others, especially seniors, to act NOW to ensure access going forward.

We are also working with our regulators to ensure we can offer as much as possible to our members in the form of loan and mortgage deferments. Our commercial team is working diligently with our business customers, offering financial advice and finding solutions during this downturn in business.

As we all navigate the impacts of COVID-19, we recognize that it affects you in many ways. Our customers and communities are facing significant challenges with employment changes, daycare and school closures, and perhaps things we are yet unaware of. It may also impact your income, your finances, and how you're able to manage your money.

We want to reassure you that we're well-equipped to continue to provide you service, even if things continue to change and we aren't physically in our branches. And rest assured, money in your OMISTA accounts is protected up to \$250 000 per eligible deposit by the [New Brunswick Credit Union Deposit Insurance Corporation](#).

We're supporting our team, so we can keep supporting you

We're prepared to make sure we can keep giving you the support you need, while keeping our team safe and healthy. Many of our team members are working from home, while we continue to provide access to essential financial services. We are well-equipped to keep OMISTA running as usual, even if all physical branches are not open. It is highly recommended and encouraged by our government policy makers that you take advantage of the many other ways we can serve you, including ATMs, our mobile app, OMISTA.com or contacting an OMISTA expert by phone or email.

We're keeping an eye on the situation as it changes to make sure we keep looking after our customers and our team. And we'll update you with any changes.

We're here to support you if you're affected by coronavirus

We have an employee team dedicated to supporting you if you need help setting up mobile access to your accounts or are having challenges managing your money. Our team is equipped to talk with you about your concerns and how health and financial challenges might impact your finances.

And we're here to help if you're in financial difficulties

We will work with you to provide flexible solutions on a case by case basis to help you manage your personal finances and businesses through this challenging time. If you have a loan or line of credit with OMISTA and you're struggling to manage your borrowing with us, please reach out to us by email at inquiries@OMISTA.com or by calling your branch.

We're doing extra things to support you

We have an internal response team dedicated to supporting you and getting you the right information. Our response team is coordinating our customer service representatives and making sure they have the most up-to-date advice and information issued by the government.

We're monitoring the amount of questions you have about coronavirus

We're keeping an eye on the number of questions you're asking us about coronavirus, so we can make sure we have enough employees in the right areas to help you.

We're sharing guidance and tips on how to avoid scams about coronavirus

Unfortunately some fraudsters are taking advantage of the coronavirus outbreak. Be on the alert and learn to spot the common red flags of fraud at [FCNB](#).

Please do not hesitate to call or email us with any questions or concerns, or if you need assistance setting up online services of any kind. Email us at inquiries@OMISTA.com or call your branch. We are still here for you and committed to serving and supporting you.

We're in this together. Stay safe.


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