

## **Coronavirus Update**

**April 09, 2020**

**Effective immediately, our hours have been modified as follows:**

**The Kearny Office will be closed starting **April 10, 2020** and will reopen on **April 17, 2020**.**

### **Mortgage Department:**

Monday, Tuesday and Thursday: 9AM-4PM

Wednesday and Friday: 9AM-5PM

Saturday: Closed

### **Harrison Office:**

Monday-Wednesday: 8AM-4PM

Thursday-Friday: 12PM-5PM

Saturday: 9AM-1PM

**April 1, 2020**

If you are a loan customer who is having trouble or anticipating difficulty in making your loan payments because of the Coronavirus, please contact us at [loans@schuylersavings.com](mailto:loans@schuylersavings.com) or 201-991-6078 for assistance. We may have a relief option available for you such as possible payment deferrals for up to 90 days, with missed payments added to the end of your loan; waiving assessments of penalties or late fees; or possible loan modification options. There will be no negative credit bureau reporting for late or deferred payments during this state of emergency provided your account was previously in good standing. Please contact us to discuss your options. We are here to help.

**March 13, 2020**

Dear Valued Customer,

Our county is facing a serious pandemic health crisis resulting from the Coronavirus (COVID-19). The health and safety of our employees and customers are of the utmost importance to us. Management is closely monitoring and implementing the guidelines as issued by the Centers for Disease Control (CDC) and World Health Organization (WHO) as well as government health officials.

Our Bank is taking the following precautionary steps to address your safety and that of our employees:

- Effective Monday, March 16, 2020, the lobbies at our main office at 24 Davis Avenue, Kearny, and branch office at 203-205 Frank E. Rodgers Boulevard, Harrison, will be closed to direct entrance.
- You will be able to conduct business utilizing either our walk-up or drive-thru windows as usual; 8:00 am to 6:00 pm Monday through Friday and 8:00 am to 1:00 pm Saturday.
- Lobby access will be granted should you have a banking matter requiring the attention of our platform personnel so your concerns can be immediately addressed.
- ATM machines will remain available to you 24 hours a day.

- On-line banking services will be available without any disruption of service.
- Our Mortgage Loan Department at 20 Davis Avenue, Kearny will also be closed to direct entrance.
- We ask that you contact our Loan Department at 201-991-6078 or [loans@schuylersavings.com](mailto:loans@schuylersavings.com) to set up an appointment to be able to meet with one of our Loan Representatives directly. Business will be conducted primarily via the telephone or email.
- If you have been affected by COVID-19 and need our help with your deposit or loan account, please contact us to discuss how we might be of assistance. We will review your situation and do our best to provide a possible solution.

It is important to remember that no one from Schuyler Savings Bank will contact you directly and ask for your personal or account information that is already on file. If you receive a suspicious telephone call or text message, please contact us at 201-991-0001 or 1-800-SCHUYLER and report the matter.

We are doing everything we can to protect your best interests and to ensure that we are able to continue to provide access to the financial resources and services you need.

Our customers, employees, and our banking community's health and well-being is of the greatest importance to us. Together we will live up to the current challenges and get through this crisis.