



Dear Member,

As many of you may know, I am 'service first' to the bone. As a previous CEO at a postal credit union . . . the mail goes out every business day (*"Neither snow nor rain nor heat nor gloom of night stays these couriers from the swift completion of their appointed rounds."* is their unofficial motto).

While our nation, communities, and individuals respond together in the challenging situation that is upon us, it is with a sad heart that I announce that on a temporary basis, today (March 18) is our last full day of 'normal' operations. With the close of business today, all branch lobbies will be closed from March 19 through March 30. Members will be able to request lobby service by appointment. All branch drive-ups will continue to serve members.

Please remember that most of your transactions can be completed through Patriot Mobile, eBranch, SMARTLine, or by calling the Contact Center at (888) 777-9982 during regular hours: Monday-Friday from 7 AM- 7 PM, Saturday from 7 AM – 3 PM.

As this is subject to change, please check our [website](#) for updates on services, as well as other information about the ongoing status of the COVID-19 virus and government responses.

I apologize for any inconvenience that these changes causes you or your family. I am convinced that what we do today to stem the impact of this virus can vastly affect what we will be faced with tomorrow. I thank you for your patience and understanding as we balance the needs of our members, staff, and the community at large.

Stay safe and be healthy,

A handwritten signature in blue ink, appearing to read 'Brad R. Warner', with a horizontal line extending to the right.

Brad R. Warner
CEO
Patriot Federal Credit Union