

As of September 30, 2020

Never has a purpose statement meant more than ours does today:
Together, we inspire hope by navigating through life's defining moments.

Member Support

Beginning March 20, 2020, we introduced several ways to support our members during this time.



Mortgage Forbearance

**82 requests
totaling \$19.00M**

Deferred payment on
first mortgage loan



Skip Payments

**5,089 requests
totaling \$85.00M**

Consumer close-ended
loans for up to 90 days
(with no fees). Fees
waived totaling \$119,580.



CD Early Withdrawal Waiver

**554
totaling \$9.30M**

No fee or penalty for
withdrawing funds early



Paycheck Protection Loans

**351
totaling \$12.96M**

We partnered with Lendio and
Spokane Teachers CU to offer
lending assistance



COVID-19 Emergency Loans

**46
totaling \$155.87K**

A short-term emergency loan
up to \$5,000, at 0% APR for up
to 12 months (or 3.99% APR
for up to 24 months), with no
payments for 90 days (certain
restrictions may apply).



Online Loan Payment Waived

**4,797
totaling \$23.70K**

Fees waived when making
a payment online using an
external account.



**Pay by Phone
Payment Waived**

**4,942
totaling \$49.42K**

Fees waived when making a payment by phone



**Mobile
Deposits**

**146,421 items processed
\$96.00M dollars deposited**

Mobile deposit adoption and usage has increased significantly as members look for ways to decrease in-person visits.



**Call
Center**

130,271 incoming calls

Unitus employees from other parts of the organization have been redeployed to support our Contact Center.



**Email
/Chat**

**13,188 email responses
8,202 chat interactions**

We introduced chat to offer another channel for us to serve our members remotely.

Employee Support

Supporting our employees through this pandemic has been of the utmost importance. Unitus has implemented several policies to ensure team members can continue to serve each other and our members safely:

- Masks provided for all Unitus employees
- Protective shields, security guards and social distancing protocols in effect at member-facing locations for added safety
- Additional compensation and transit reimbursements for impacted employees
- Use of remote work tools and resources for majority of non-member-facing employees
- Emphasis on morale boosting campaigns such as weekly CEO Social Hour call



Wildfire Relief



Members Impacted

19 members received assistance



Employees and Official Family Impacted

1 employee received assistance and 44 under levels 1, 2, 3, evacuation



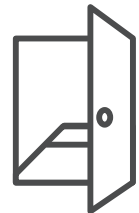
6 members under level 3 evacuation and many more under levels 2 and 1



6 members were also impacted by Covid-19



5 members lost their homes



4 members had their jobs impacted

Total Dollars Contributed for Assistance



Skip Payments

15 skip pays totaling \$13.70K



Emergency Loans

7 emergency loans totaling \$17.10K

Keeping our Members informed

COMMUNITY GIVING DURING AN ESSENTIAL TIME

March 27, 2020 - Present

\$100,000

raised for Sunshine Division
on Day of Giving,
May 20, 2020

\$10,000

donated between
Clackamas Service Center
Good Neighbor Center
SnowCap Community Charities
Sunshine Division

\$5,000

to Boys & Girls Club to
provide meals and expanded
programming to keep kids
on-track academically

\$10,000

donated to Schoolhouse
Supplies to distribute over
500 At-Home Learning
Kits to kids in need

160

Crisp salads delivered to fuel
Randall Children's Hospital
workers

\$1,375

given to local small business
owners as part of our ongoing
#PDXunites social media
giveaway series

100,000

incredible members choosing to be a part of the
credit union movement, making all of our
community giving possible



ACCESSING YOUR MONEY FROM HOME

Maintain control of your finances, your way.

MOBILE & ONLINE BANKING



Deposit checks
Pay bills
Transfer funds
Set up account alerts
Monitor your transactions
Check your balances

Still haven't installed the mobile app?

4.8 ★★★★★



LIVE CHAT (NEW!)

Need assistance?



Chat with a live Unitus Support Specialist during
regular business hours to get your questions
answered.

We look forward to chatting with you.

ATM ACCESS



You have access to more than 200 ATMs in
Portland Metro, and nearly 30,000 ATMs across the
United States. For your convenience, all ATMs at
Unitus branches accept deposits.

Keeping our Members informed

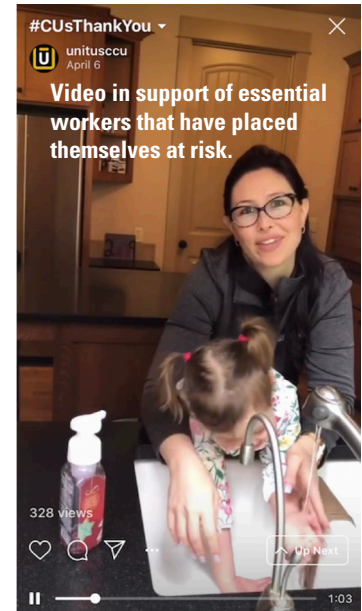
Unitus reaches out to members using many different touchpoints, walking with them every step of the way.

We have sent targeted emails based on the following topics:

- Branch and account access
- COVID-19 assistance
- Mobile deposit usage
- Debit usage (instead of cash)
- ATM limits and usage
- Digital wallet usage

Additional touchpoints:

- Dedicated website landing page
- Online/mobile banking banners
- Blog posts
- Social media posts
- Google My Business & YELP notifications
- Videos



Feedback from our Members

– Crystal P.

OMG Fantasia at the Clackamas branch is the MVP! I got to the branch about 5 mins before they were about to close the drive-thru and it was blocked off. I asked why the drive-through was closed already and she explained that there were about 30 mins worth of customers in the line waiting.

What she did next was AHMAZING! She asked what I needed and offered to take my deposit in to the branch and bring me a receipt! WOW WHAT CUSTOMER SERVICE! She did it all with a smile and I was truly grateful, I love this credit union. Still killing the customer service game in these tough times. Gotta love them. I have been with this CU for well over 30 years and I will never leave!

– Tamara W.

Just signed on a transaction led by Jill and it couldn't have been a smoother process!! Start to finish was so easy! Even the signing was at my home (outside) with a mobile notary fully protected in COVID Care (mask, gloves, sanitizer, new pens, etc). Such an impressive experience!! I will FOR SURE use Jill for my future transactions. She represents Unitus so well!!

– Heather E.

Thank you so very much for your amazing support of the Randall Children's Hospital health care heroes. They absolutely loved the Crisp salads!!!! We are so thankful for your partnership! Thank you for all you do.