

# Ulster Savings

BANKING | LOANS | INVESTMENTS | TAX & PAYROLL | INSURANCE



## LEARN WHAT WE'RE DOING IN RESPONSE TO THE CORONAVIRUS

(Kingston, NY) Thank you for being a valued customer of Ulster Savings. Our #1 priority is the continued safety and well-being of our customers, colleagues, and community.

We have assembled a team to monitor the coronavirus (COVID-19) developments and are following recommendations from the World Health Organization (WHO), U.S. Centers for Disease Control and Prevention (CDC), and local authorities. Please know that additional sanitizing measures are in place at all branch locations and we are communicating and coordinating with critical service providers and suppliers with contingency plans so we can always provide the products and services you need.

### Healthy Banking Tips

While we have taken proactive steps like implementing additional sanitizing measures, we also need your help! We respectfully ask all customers and guests to avoid entering our facilities with any flu-like symptoms or illness. Instead, please use alternative banking options.

We strongly recommend using our secure online banking tools and mobile app to access your account 24/7 rather than in-branch visits for all routine transactions. Online banking services enable you to:

- Check balances, view your transactions and transfer money between accounts
- Schedule and pay your bills as well as make person to person payments using Zelle®
- Manage and monitor your debit card transactions.
- Stop payments and send us a secure email
- Deposit your checks through our mobile app
- Submit your mortgage payments directly through our website here.
- Reach insurance carriers and make insurance payments here.

If you need help getting started with online banking, please contact our Customer Service Center.

### Other Tips

As a customer of Ulster Savings, you always have surcharge free access to Ulster Savings ATMs as well as 55,000 Allpoint ATMs. At this time, Ulster Savings is also waiving all USB fees at Non-USB ATMs. Also consider banking from your vehicle using our drive-up banking service.

We understand that unusual times can bring uncertain circumstances and we will be sending future updates when necessary. Should you find that you are in need of our support, please don't hesitate to contact us. After all, without you there is no US so we are here for you.

Stay safe and stay healthy.

Investment, Tax, Payroll and Insurance products and services available through Ulster Insurance Services, Inc. and Ulster Financial Group, Inc., subsidiaries of Ulster Savings Bank, are NOT FDIC INSURED.