

*Hello my fellow members,*

Our name reflects what we believe is most important in any decision we make. Community First means that we put the safety and wellbeing of our families, friends, and neighbors above all else. Given the most recent pronouncement of an emergency declaration by the federal and now local government, and the announcement of active cases of the Coronavirus on our island, we all must take proactive measures to curtail the spread. I realize that to some, these measures may seem extreme, but given my personal beliefs, the culture of this company and our sincere care for all those who enter our doors, I am convinced that these extreme measures are necessary to help prevent further stress on an over taxed health care system. **So, beginning today (Monday March 16, 2020) at 1pm, Community First will limit certain face to face contact services for 2 weeks. Teller service will be limited to our drive thru service at our Hagatna, Tamuning and Dededo Service Centers. To accommodate additional expected traffic flow, we will open our drive thru window during this time at 8:30 am and close at 6:00 pm Monday through Friday and 8:30am -2:00pm on Saturday. Our Mangilao Service Center will be closed to teller operations, however, like any of our Service Centers, there is an ATM located just outside the Service Center available 24 hours, 7 days a week.**

To be clear, members will continue to have access to accounts online, or through their mobile device or at all ATMs on and off island. We will continue to staff our call center during normal working hours and appointments may be set up for those requiring additional service. Our Loan Officers will call to set up closings and business will continue. We will operate our drive thru facilities at our Service Centers and will implement extended drive thru hours to accommodate our members. These measures are all taken to protect what I am sure you will agree is most important, the health and safety of our loved ones.

During this time of inconvenience and stress, I ask that we all remain vigilant and flexible. This is unprecedented and new information is coming through rapidly. The Center for Disease Control, the Office of the Governor and Homeland Security are all working with the media to provide the latest news of this event. So, keep your radios or televisions, or computer streams tuned to your favorite news source.

I will continue to keep you informed of the impact of this situation to our company. Rest assured, absolutely nothing has changed with regard to the safety and soundness of our institution and the funds you have entrusted us with for all these years. The financial markets have been reacting to the disruption in the world over the past few weeks. As days turn into weeks, you will hear more about the federal governments' steps to calm the financial markets. We have been through turbulent financial times in the past and during each time, long term investors have seen these dramatic shifts as buying opportunities. I fully expect this event to be no different. Nevertheless, we need to get through the short term to see the benefits of the long term. It will take our collective effort to see through this. We at Community First are committed to do our part and ask for your patience and vigilance during this time of inconvenience.

With my best wishes for your safety and good health and those of your loved ones,

**Gerard A. Cruz**  
**President and CEO**  
**Community First Guam Federal Credit Union**