

Locals Helping Locals is the Keys FCU Difference!

Dear Member,

Keys Federal Credit Union is proud to be part of the incredible, tight-knit Keys community. Hurricane Irma proved that people make the difference between disaster and hope. Although this has been a difficult week, we believe that together we will recover, rebuild, and grow even stronger.

Rest assured that your accounts are safe and secure. We are managing our systems and servicing your accounts remotely while First Responders work diligently to restore power and essential services to our hometown. We will begin serving you in our Branches and Phone Center as soon as it is safe to return and do so. We appreciate your patience as many of our employees heeded the warning and evacuated as well.

Here's how we are currently helping:

We are waiving or refunding select fees through September 2017:

- Late fees for Consumer Loans, Credit Cards, Mortgages, HELOCS and Real Estate Loans.
- Overdraft and ATM fees** on Checking, Money Market and Saving Accounts.
- Processing fees for all new Consumer Loan Applications.

We are providing Skip Payments on Consumer Loans:

- Skip your September or October Consumer Loan Payment at no charge.^

We are offering individualized solutions to members with substantial financial needs:

- Create a custom financial recovery plan with our Credit Services Department for Consumer Loans, Credit Cards and Real Estate Loans.
- Waiver of early withdrawal penalties of any Share Certificate for early redemption.

We are offering a limited-time Hurricane Recovery Loan:

- Obtain a Keys Personal Loan up to \$5,000 for 36 months at 5.00%^{APR*} to help cover unplanned expenses. Apply online at www.KeysFCU.org.

We have increased your purchasing power:

- We temporarily increased most Visa Credit Card limits by \$500.
- We increased Keys Debit MasterCard purchasing and cash access limits to help you purchase supplies and shelter.

Additional Resources:

- Access cash at over 1,000 Presto! ATMs for FREE (no surcharges) at all Publix Supermarkets.
- Contact our 24/7 Member Service Center for assistance with your Keys Debit and Credit Cards. To report a lost or stolen Keys Debit MasterCard, please call 1-866-820-8771. To report a lost or stolen Keys Visa Credit Card, please call 1-800-449-7728.
- Call 1-866-820-7227 for questions, balance inquiries and payment information on your Keys Visa Credit Card.
- Use Online and Mobile Banking with Mobile Check Deposit at www.KeysFCU.org. Download our Mobile App from your App Store or Google Play Store.

We love the Keys community and are here to serve you. Thank you for your patience during this difficult situation. We will work together to help rebuild our community! Please check our website at www.KeysFCU.org or our Facebook page for updates.

Sincerely,

Scott Duszynski
President & CEO
Keys Federal Credit Union



*Restrictions may apply. Subject to credit approval. Annual percentage rate. ^Finance charges may still apply.

**We will not charge a fee for using a non-Keys FCU ATM. However, the financial institution servicing that ATM may charge a fee. NCUA insured. Equal Housing Lender.