



Pandemic Assistance Program – Frequently Asked Questions

Q: I can't get into the branch – what's going on?

A: For your safety and ours during this national emergency, we temporarily closed both branch lobbies to general traffic at 5:00pm central on Wednesday, March 25 2020. We remain safe and sound, open for business, and with your deposits federally-insured by the NCUA. Our operations are normal, and you can apply for a new loan, open an account, or become a new Member by either clicking right [here](#), or on the Membership tab at www.cherokeestrip.com.

There are many ways to access your account. During this time, we invite you to use our full-service drive thru lanes or ATM cash machine at either branch, Online Banking, Mobile Banking, or our anytime Automated Phone Banking at (580)718-4000 Option 1. You can also email us at info@cherokeestrip.com for help, or call us at (580)718-4000.

If you don't have Online Banking, call (580)718-4000, Option 5 for our Member Services. Once you have sign-on information from us, visit www.cherokeestrip.com where you'll see *Its Me 247 Online Banking* in the upper right corner.

Q: When are your drive-thru lanes open?

A: Drive-Thru lanes at both branches are open weekdays from 8:30am – 6:00pm central. In addition, our East Prospect branch is open 8:30am – 12:00pm on Saturdays.

Q: What hours can I call for help?

A: Our Member Services team is available weekdays from 7am-7pm central, and 7am-4pm on Saturdays. Simply dial (580)718-4000 and select Option 5. You can also Live Chat in Online Banking, or on our CONTACT US page [here](#) and at www.cherokeestrip.com.

Q: How can I get into my safe deposit box?

A: If you can wait at all, we recommend that to protect your health. If you must access your safe deposit box, please call our Member Services at (580)718-4000, Option 5.

Q: Is your insurance agency open?

A: Yes, our full-service Member-owned Cherokee Strip Insurance Agency is open and ready to help. Simply click [here](#), call (580)718-4075 to speak to one of our agents, or click on the big *SHOP FOR INSURANCE* button at www.cherokeestrip.com.

Q: I need to deposit a check, but can't get to your drive-thru.

A: No problem - simply download our mobile banking app to your mobile device, from either the Apple store [here](#) or Google Play store [here](#). Once downloaded, you'll click on the LOCK icon and use your Online Banking signon to access our app for the first time, after which you can set it to open with just your fingerprint. Once in the app, simply select Move Money icon found in lower right of the screen, then Deposit Check pop-up button.

Q: I need to send a little cash to someone fast – what's the best way?

A: In mobile banking, simply select Pay Anyone - found in the Bill Pay section of our app. Input the person's name, how much you want to send (limits do apply), and whether you want to notify them by text or email. Once they receive your message, they'll input which of their accounts they want credited, and you're done.

Q: Are my deposits safe?

A: Yes, your deposits remain federally-insured up to \$250,000 by the National Credit Union Administration, and depending on how you structured your deposit, that coverage may be higher. More information on NCUA deposit insurance can be found [here](#) or at www.ncua.gov.

Q: I hear there are scams going on right now – how can I protect myself?

A: Don't open emails/links/attachments from sources you don't know or expect, do verify as valid the website addresses that you visit, and don't share confidential information over the phone unless you've made the outbound call for help to a vendor you already trust using their phone number that you know is correct. Never share a card number, 3-digit verification number on the back of a card, account PIN, or a password. You can also check out the Federal Trade Commission's latest advice to protect yourself from scams [here](#) or at www.ftc.gov.

Q: I have cash available in my Certificate of Deposit – can I access that without penalty?

A: Yes, during this national emergency we are waiving all early withdrawal penalties on any term Certificate of Deposit.

Q: Can I skip a mortgage payment on my house?

A: Not at this time, but we are waiving all closing costs on new Home Equity Lines of Credit, which tap into the cash value of your home and allow you to draw up or pay down your balance similar to a credit card. Just click [here](#) to apply for a HELOC, call our HELOC team at (580)718-4050, or click on the big *APPLY FOR A CONSUMER LOAN* button at www.cherokeestrip.com.

With market rates down, now is also a great time to refinance your home with our TruHome team. Simply click [here](#) to apply online, call one of our mortgage specialists at (580)718-4098, or click on the big *APPLY FOR A MORTGAGE* button at www.cherokeestrip.com.

Q: Can I skip a consumer loan or credit card payment?

A: Yes, if your loan or card payment is otherwise current, generally paid on time, and your job has been temporarily affected. We'll give you a simple Loan Extension form to complete, sign, and attach proof from your employer that your job has been temporarily affected by COVID-19.

Q: I have 2 consumer loans – can I ask to skip a payment on both?

A: Yes, on the Loan Extension form you may request to skip a payment on up to 2 consumer loans (or 1 loan and 1 card) where you are a signor, and we'll do our best to accommodate you based upon past performance of those loans.

Q: Can you summarize all the ways you might help me, during this national emergency?

A: Yes. During this national health emergency, our Pandemic Assistance Program may allow you to take out a short-term Pandemic Assistance loan of up to \$2,200, access your Certificate of Deposit without penalty, take out a new Home Equity Line of Credit without any closing costs, or possibly skip a consumer loan or credit card payment if your job has been temporarily affected and you've otherwise made your monthly payments on time.

Q: I don't own my home, and don't have a consumer loan, credit card, or Certificate of Deposit with you, but my employer reduced my work hours or temporarily shut down. Can you still help?

A: Yes, you can apply for a low-cost, short-term Pandemic Assistance loan of up to \$2,200. Simply click [here](#) to get started, or click on the big *APPLY FOR A CONSUMER LOAN* button at www.cherokeestrip.com. To complete your file, we do need to have proof from your employer that your job has been temporarily affected by COVID-19.

Q: Where can I get more information on COVID-19?

A: If you want to learn more about COVID-19, visit the CDC's Resource Center [here](#) or at www.cdc.gov. If you think you've been exposed to COVID-19, get home or find a location where you can self-quarantine, and call the Oklahoma State Department of Health COVID-19 Hotline at (877)215-8336 – they'll take your information, brief you on next steps, and likely come to you for testing.

Q: Where can I get your latest updates?

A: Simply click [here](#) or visit the Operations Update banner at www.cherokeestrip.com, and watch your email inbox for our latest messages. If you don't currently receive them, simply email info@cherokeestrip.com with OPT IN as your Subject line.