

# Reduced Hours, Restricted Access

## These are unprecedented times, and we're in this with you

Encompass Credit Union is committed to the health and well-being of our members and communities, especially through these unsettling times. We're making changes to how we serve our members, in order to follow the advice and guidelines set out by our [Alberta Health Services](#) as well as [Provincial](#) and [Federal Governments](#).

## Branch Service Update

Effective immediately, we are reducing our hours of operation and limiting the number of members into our locations, enforcing strict social and physical distancing practices.

## Please call us first

We are able to deliver banking services remotely and our employees are available via phone to help you manage your finances through this pandemic. We'll help you limit your visits for urgent services that can only be completed in person.

## If we determine you MUST come into a branch, here's what you can expect

- We're limiting the number of people inside the branch, so you may be asked to wait outside
- We're only allowing one person in the ATM vestibule at a time, so again, you may be asked to wait outside
- We are practicing strict social and physical distancing, and increased cleaning protocols
- You will be asked about your visit to the branch, and every effort will be made to utilize remote banking channels

## Call us. We're here to help

Please call Wainwright Branch and we will help you through this, but please consider using our [mobile app](#) for [IOS](#) and [Android](#), plus [online banking](#), as we manage many member requests.

If you're facing financial challenges as a result of COVID-19 or the economic downturn, we're here to help. We can work with you to activate a skip-payment plan, to defer monthly payments on your mortgages and loans.

## Business Banking:

Our night deposit is the safest way for our business members to deposit cash and cheques. As a business member, you can continue to conduct business through services like Deposit Anywhere to scan and deposit cheques online and have your account credited right away.

If your business is facing challenges due to the economic downturn, we can help assess your situation, and determine the best options to provide some relief. Call us to talk about help available, such as activating a skip-payment plan to defer monthly payments, or an interest-only payment plan to help your business navigate this unpredictable time.

**There are many options that can be explored, please reach out to us directly to talk about solutions for your individual situation. Contact us at 780-842-3391 to speak to your lender.**

## Sending a virtual hug to our members

Encompass Credit Union remains fully operational for your banking needs, while we do our part to limit physical contact and keep our communities safe during this unprecedented time. We thank you for your flexibility, as our communities rally together to navigate the Covid-19 Pandemic. We're confident we can get through this, together. Stay safe.

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## Branch Hours - Effective March 24, 2020

<b>Chauvin Branch</b>	Mondays: 10 a.m. - 3 p.m. Thursdays: 10 a.m. - 3 p.m.
<b>Hughenden Branch</b>	Mondays: 10 a.m. - 3 p.m. Thursdays: 10 a.m. - 3 p.m.
<b>Edgerton Branch</b>	Tuesdays: 10 a.m. - 3 p.m. Wednesdays: 10 a.m. - 3 p.m. Fridays: 10 a.m. - 3 p.m.
<b>Irma Branch</b>	Tuesdays: 10 a.m. - 3 p.m. Wednesdays: 10 a.m. - 3 p.m. Fridays: 10 a.m. - 3 p.m.
<b>Hardisty Branch</b>	Monday to Friday: 10 a.m. - 3 p.m.
<b>Wainwright Branch</b>	Monday to Friday: 10 a.m. - 3 p.m.