



COVID-19 MEMBER FAQ

BRANCHES

Why are branch lobbies closed?

Y-12 FCU supports the CDC and state/federal recommendations for social distancing to protect our members, employees, and communities. We believe that temporarily limiting access to the lobbies is the best way we can help prevent the spread of illness.

I need help with something that can only be done in the branch. What can I do?

First, we will work with you to see if there is any way we can assist you remotely. If that's not possible, we will work with you individually to schedule an appointment to visit the branch. Please call us at 865-482-1043 for assistance.

When will the lobbies re-open?

At this time, we do not know the answer. We will re-open the lobbies as soon as we feel that it is safe to do so.

CASH

Should I withdraw a large amount of cash in case I need it?

NO. You will still have access to your money when needed via your debit card, ATM, or our drive-thru Personal Tellers. For security reasons, we do not maintain large sums of cash at the credit union. Disbursing large amounts of cash to a few members could mean that other members cannot get the cash they need for immediate use. We ask that all members remain calm and make reasonable requests for cash withdrawals.

Everything I see on the news is scary. How do I know my money is safe?

The [safest place](#) for your money is still in your credit union account. Your accounts are federally insured by NCUA for up to \$250,000. For details or to use the share insurance calculator, please visit <https://www.y12fcu.org/share-insurance/>.

MEMBER FINANCIAL ASSISTANCE

What are you doing to assist members financially?

If you or your family are impacted by circumstances surrounding the COVID-19 pandemic, we can help.

- *Pandemic Assistance Loan (PAL): We are offering an unsecured loan at a 0% introductory rate. Please visit https://www.y12fcu.org/covid-19_response/ for details.*
- *Share Certificate Renewals: We are extending the grace period for making changes to certificates at maturity to 20 days.*

Will my Common Sense payment protection cover my loan if I am impacted by COVID-19?

Coverage depends on many factors. If you believe your loan should be covered, you may file a claim by visiting www.y12fcu.org and selecting the option under Quick Links. You may also ask questions by calling 1-844-707-4964 M-F 8am 6pm.

Can you help me get a refund for canceled travel plans if I paid with my Y-12 FCU Visa debit or credit card?

Requests for refunds or credits must be initiated directly with the merchant. We cannot dispute a transaction that we identified up-front as non-refundable. However, many major merchants are working with their customers to give credits for future use due to the extenuating circumstances. Please reach out to the merchant directly for details on their policy.

Visa does offer some travel benefits for our credit card holders, however these benefits are associated with emergencies while you are traveling. You can find more details about Visa credit card benefits by clicking the links at the bottom of this page - <https://www.y12fcu.org/credit-cards/>. You may also call Visa directly at 1-800-992-6029.