



Dear Member,

We wish our members the best of health during this difficult time and wanted to give a few updates and resources to assist you. The financial health of our members is important to us at American United and we want to make you aware of some fraudulent activity that we're noticing as a result of COVID-19. Also, along with the Financial Emergency Programs that we have put together we can begin assisting small businesses with SBA's Paycheck Protection Program.

FRAUD TO WATCH OUT FOR

From [Consumer Affairs](#), below are examples of the types of schemes employees and members should watch out for. Please be alert and report possible scams immediately.

- Individuals and businesses selling fake cures for COVID-19 online and engaging in other forms of fraud.
- Phishing emails from any organization posing as the World Health Organization (WHO) or the Centers for Disease Control and Prevention
- Any website or app that says it has Coronavirus-related information it can use to gain and lock access to your devices and hold that information hostage until that company is paid a ransom
- Any source asking for donations for unauthorized or fictitious charity
- Medical providers (physicians, group health networks, etc.) that acquire patient information purportedly for COVID-19 testing, but

then turn around and use that information to fraudulently bill for other tests and procedures.

Georgia's Attorney General Chris Carr added his two cents to Barr's list, urging consumers in his state to:

- Hang up on robocalls and don't play into a scammer's hands by entering any numbers on the phone's keypad. "Scammers are using illegal robocalls to pitch everything from scam Coronavirus treatments to work-at-home schemes," Carr said. "The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls, instead."
- Don't respond to texts and emails about checks from the government. While the government is working on sending money to citizens as part of a relief package, the particulars are still being worked out. Until that is made official, anyone who tells you they can get you the money now is a bonafide scammer.

FINANCIAL EMERGENCY PROGRAMS

SBA Paycheck Protection Program

- The Paycheck Protection Program provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, utilities
- May be Fully Forgiven
- Must Keep Employees on the Payroll – or Rehire Quickly
- All Small Businesses Eligible (500 or fewer employees)
- May be available beginning April 3, 2020 – Dependent on Small Business Administration
- American United is taking applications now
- Read full details, requirements, and stipulations of this plan by [downloading full details here](#)
- [DOWNLOAD APPLICATION HERE](#)
- **Call (801) 838-8736 with any questions**
- **Email completed applications to business@amucu.org**

Skip-a-Payment Program for Work Interruptions*

- Skip up to 3 Months' Payments
- No Fee

*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time. Copy of most recent pay-stub required.

Emergency Funds Program for Work Interruptions*

- Up to \$3,000, 0.00% APR, 90 Days No Payments

- Up to One Month's Pay, 3.00% APR, 6 Month Term

*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time. Copy of Furlough/Layoff/Pandemic Shut Down notice as well as most recent pay-stub required. For the 90 Day Loan, following the 90 days the loan will balloon, and you will be given the option to pay the loan off entirely or refinance to a Signature Loan with rates as low as 9.90% APR, subject to credit approval.

[Auto Loan Refinance Program*](#)

- 90 Day No Payments
- Match Current Rate
- Or We'll Pay 1% up to \$250

*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time.

[Home Equity to Consolidate Debt*](#)

- 1.99% APR 6 Month Intro Rate
- Rates as Low as 4.00% APR after Intro

*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time. Variable base rate following introductory period is based on credit and loan to value. The lowest current APR is 4.00% and is subject to change. The maximum APR is 18%. If line of credit is closed before 3 years, closing costs will be assessed, and range between \$300 - \$1,200.

[Mortgage Refinance Program*](#)

- Consolidate Debt
- Lower Payments
- Historically Low Rates

*Membership required. Upon approved credit. Programs and Rates subject to change or termination at any time.

[GET STARTED](#)

Remember, you can bank with American United from virtually anywhere, anytime! Your accounts can be accessed via [Online Banking](#) or [Mobile Banking](#) 24/7. While many branches remain open during [normal business hours](#), most branches are now temporarily DRIVE-THRU ONLY, with some taking appointments for in-person services. We also offer surcharge free access to hundreds of ATMs in Utah; [search for an ATM near you](#). You can also call us during business hours at (801) 359-9600. Please keep in mind that call volumes will increase which could affect wait times over the phone.

We love to see and visit with our members in person, but please take appropriate precautions as advised by the Utah Department of Health and the CDC.

- Please take advantage of Online and Mobile Banking when possible

- Please do not come to the Credit Union if you are feeling ill or have been in close contact to someone with Coronavirus
- Avoid close contact with people who are sick
- Avoid touching your eyes, nose, and mouth
- Wash your hands often with soap and water for at least 20 seconds
- Practice social distancing by keeping at least 6 feet between you and others
- It has been suggested to wear a face mask while outside
- Clean and disinfect frequently touched objects and surfaces
- Cover your cough or sneeze with a tissue, then throw the tissue away, or cough or sneeze into your elbow
- Consider getting cash at our [ATMs](#) (we recommend bringing sanitizing wipes or gel with you)
- Consider utilizing cards as an alternative to using cash

These are the proactive measures that we are taking at American United Federal Credit Union, and we thank you in advance for your help.

Remember, your funds remain federally insured by the National Credit Union Administration, up to \$250,000.00. [Learn more about NCUA's Share Insurance coverage here.](#) As always, we thank you for your membership and wish you a healthy and happy Spring.

Sincerely,



Michelle Thorne
President / CEO

[Utah Coronavirus Updates](#)

[CDC Coronavirus Updates](#)



GoldStar Academy
PERSONAL FINANCIAL EDUCATION

American United
FEDERAL CREDIT UNION

American United
FEDERAL CREDIT UNION

amucu.org
801.359.9600



MEMBER NEWS

GET IN TOUCH

FIND A
BRANCH