

COVID-19 Frequently Asked Questions

What is East Coast Credit Union doing to keep members and staff safe?

- The health and safety of our people, members and visitors is our top priority. For everyone's safety, we kindly ask that you avoid visiting branches at this time. We would be pleased to connect with you by email, phone or video conference. Thank you for your understanding and cooperation.
- We are also taking additional precautions to keep our branches clean including implementing deeper cleaning procedures and are in the process of providing additional hand sanitizers.
- Branches will be limiting the number of members allowed into the branch to two to five (2-5) members at a time. To ensure social distancing practices are being met, tape will be placed on the floor at the 2-meter distance required. This is in accordance with the provincial order limiting no more than five people to gather in one location.
- We are actively monitoring the situation and continue to explore measures to ensure the safety and well-being of our members and staff. We will adjust operations as required based on guidance from public health authorities and do our best to keep you informed.

I have an appointment scheduled. What should I do?

- A member of our team will reach out prior to your appointment to conduct an interview via phone to ensure as much of the process can happen without direct person to person contact. Should it be determined you require an appointment one will be booked, and we will be maintaining social distancing protocol.
- Our staff will be following a stringent ID process to ensure you are protected. They will be asking you questions to verify your identity and ensuring your contact information is up to date when you book an appointment to ensure we have the best way to contact you

How do I do my banking if I don't want to leave my home or my branch has been closed?

- Members have the option to conduct their daily banking with access online and mobile banking available 24/7. We have Teleservice telephone banking available 24/7, and you can speak to a local staff member through our Member Advice Centre during regular business hours 9-5 Monday- Friday.
- Member Advice Centre: Toll-free at 1-866-230-7700 or eastcoast@creditunion.ca
- [Online banking sign in](#)
 - Don't have online banking yet? [Sign up here](#)
- [Telephone Banking](#)
 - Toll-free in North America at 1-800-963-4848
 - Outside of North America at 1-902-493-4800

- East Coast Credit Union number: **057**
- Account Inquiries – from main menu, press #1
 - Deposit account balances (#1)
 - Deposit activity (#2)
 - Look for a specific amount (#3)
 - Specific cheque number inquiry (#4)
 - Loan/mortgage balance (#5)
 - Mastercard credit card balance (#6)
- Perform Financial Transactions – from main menu, press #2
 - Transfer from deposit account to deposit account (#1)
 - Transfer to loan/mortgage from account (#2)
 - Bill payments (#3)

Where can I download the mobile App?

- Need some help getting started? Click [here](#).
- [Apple Users](#)
- [Android Users](#)

How will I know if my branch has been temporarily closed?

- A notice will be posted on our website and on the branch door. You can also visit our social media channels for the latest information regarding closures.
 - [Facebook](#) and [Twitter](#)
- Please also [visit our map](#) to find the next closest branch or ATM. Note that the hours listed here are regular hours. To see our temporary hours, visit [here](#).

What should I do if I am experiencing financial difficulties as a result of COVID-19?

- To support our members, we are offering a payment relief program. This program is tailored to meet the individual needs of our personal and business members who have been financially impacted by COVID-19. The program includes:
 - Deferral of payments on residential mortgages for **up to six-months**.
 - Deferral of payments for personal term loans for **up to six-months**.
 - Business members may be eligible for a deferral on their line of credit, loan and mortgage payments for **up to six-months**.
- Learn more about our payment relief program [here](#).
- [You can also visit here for more information on Canada's COVID-19 Economic Response Plan.](#)
- If you are not out of work or have had a substantial income interruption as a direct result of COVID-19, please reach out to us at:

- **Personal Members** please contact us toll-free at 1-866-230-7700 or eastcoast@creditunion.ca.
- **Business Members** please contact your Business Services Manager:
 - Dan Roberts: dan.roberts@creditunion.ca, 782 414-5090
 - Bryan Richard: bryan.richard@creditunion.ca, 902 818-7291
 - Julie James: julie.james@creditunion.ca, 902 616-5279
 - Sandi Hayne: sandi.hayne@creditunion.ca, 902 318-9141
 - Scott Shaw: scott.shaw@creditunion.ca, 902 227-5312
 - Pearlene Cormier: Pearlene.cormier@creditunion.ca, 902 227-7853
 - Wade Beck: wade.beck@creditunion.ca, 902 802-1531

I can't get through to the Member Advice Centre when I call/ The wait time when calling the Member Advice Centre is taking longer than normal.

- Due to an increase in COVID-19 related questions, you may experience longer than normal wait times when calling our Member Advice Centre. We want you to know that we are making extra staff available and are working hard to support you and the communities we serve through this difficult time.
- Due to higher than normal call volumes, you may wish to leave a message. Your call will be returned before the end of the day.

I'm a senior and worried about access to my Canada Pension Plan and Old Age Security payments. What should I do?

- We will continue to support you and help you access your funds. Here is how we are helping our senior members
 - For your safety, we recommend conducting your daily banking from home if at all possible.
 - Please contact a member of our team by phone, they will walk you through using our online and telephone banking services. Our Member Advice Centre team can also assist you with your banking needs including balance inquiries, transfers, bill payments and more.
 - Due to higher than normal call volumes, you may wish to leave a message. But rest assured, your call will be returned before the end of the day.
 - Please call 1-866-230-7700 or email eastcoast@creditunion.ca.
 - Our ATMs are available for 24/7 to conduct your daily banking including deposits, withdrawals, bill payments and viewing account balances.
 - Don't have a member card? Please contact us for assistance at 1-866-230-7700 or eastcoast@creditunion.ca.

I have questions about travel I booked using my East Coast Credit Union (Collabria) Credit Card?

- Please contact [Desjardins Financial Security Life Assurance Company](#) directly to learn how they can help.

How do I protect myself from fraud?

- East Coast Credit Union remains committed to protecting our members from fraud. We will never send emails or call members asking for confidential information such as your login information, password, PIN, access code, account number or credit card numbers or expiry dates.
- It is important that you:
 - Do not respond to unsolicited emails, text messages, websites or pop-up windows that request personal or confidential information.
 - Do not open attachments or click hyperlinks in emails or text messages sent to you by someone you don't know or recognize or seem out of character for how they normally communicate.
 - Do not share personal information via these channels.
- The following options are also available to protect you from fraud:
 - [Lock'N'Block](#) allows you to lock and unlock your debit card from being used or block specific transactions from taking place. This can be done through online banking or the mobile app.
 - Fraud Alert Text message: You may receive a fraud warning message on your mobile phone with information about a recent transaction that appears out of the norm for you. This message will include instructions to confirm the legitimacy of the transaction. It will not get you to "click here" or give the option to select a hyperlink to log in, and instead offer a 1-800 number to call in and verify.
- Learn more about how East Coast Credit Union is protecting our members from fraud:
 - [Preventing Fraud](#)
 - [Fraud Alert Centre](#)
- If you are concerned that you have been a victim of fraud, please contact us toll-free at 1-866-230-7700