

Coronavirus FAQs

Below are some Frequently Asked Questions we have received from customers. If you have any questions, please call our Customer Assistance Center at 508.568.3400 during normal business hours and we will be happy to help.

Is the bank closed?

The Cooperative Bank of Cape Cod (TCBCC) is open for business, but we have altered our operations to protect the safety of our staff and our customers. For example, we are limiting our branch lobby functions until we have determined it is safe to resume normal operations. We will be adhering to the latest public health guidance in making that determination, including the Governor's order for in-person business transactions. In the meantime, we encourage you to use our mobile and online services to conduct your banking business. For the most up to date information, you can check our website and follow us on Facebook, Instagram, and LinkedIn.

Is my money safe?

The safest place for your money is in the bank. It's FDIC-insured up to \$250,000, DIF insured for balances above \$250,000, and it's convenient. The Cooperative Bank of Cape Cod's federal regulator, the FDIC, regularly examines the bank to make sure we have detailed, tested disaster recovery procedures and business resumption plans.

Have you had employees contract the virus?

Nothing is more important than the health and safety of our staff and our customers. We continue to follow the latest guidelines from the CDC in all of our facilities, including using CDC approved cleaning solutions. This includes expanded cleaning of our public areas and work spaces, expanded use of hand sanitizer and social distancing. In addition, we have asked many of our staff to work from home to limit their exposure risk and further protect our customers.

Which bank services are available?

While our branch lobbies are closed for the safety of our employees and customers, our drive-up windows are still open to handle most in-person banking needs. You still have access to online banking and telephone banking. Visit our website at mycapecodbank.com, use our mobile banking app or call the bank at 508.568.3400 to conduct transactions.

Online banking, mobile banking including mobile deposit, online bill pay, debit cards, mobile wallets, ATMs, and Telebanking are all available for customers to bank anytime from anywhere.

How will I make loan payments?

Loan payments will be processed normally. Customers may mail checks to our East Harwich branch: 1470 Orleans Road, East Harwich, MA 02645. Our drive-ups are also able to accept loan payments. Customers may use online or mobile banking and make an internal transfer from their checking or savings account to their loan account. The Bank also accepts ACH, BillPay or wires for loan payments. If

there are any questions about loan payments, customers may contact our Loan Servicing Department at 508.568.3400, extension 3556.

I am having difficulty paying my mortgage. Can you help?

Customers experiencing a hardship in making their mortgage payment may contact our Loan Servicing Department at 508.568.3400, extension 3556. The team will work with the customer on the best solution and provide the customer with an application for a review on payment relief.

My usual ATM is not accessible, where can I go to get cash?

Our ATM network is up and running. Customers may withdraw cash from their checking accounts using their Coop ATM debit cards. In addition to the ATMs at our branch locations, our website has a list of the 55,000 ATMs available to Coop customers through our nationwide network.

My direct deposit is not showing up in my account, what should I do?

There may be delays in processing transactions, including direct deposits. Contact us by phone at 508.568.3400 to learn more about the status of your deposit.

Are the contents of my safe deposit box insured?

Items kept in your safe deposit box are not insured by the bank or the FDIC. You are responsible for insuring the contents of the safe deposit box, for example through your homeowner's policy. Contact your local branch location for questions about your safe deposit box.

I own a business and am having a hardship. What do I do?

Your relationship manager is your main point of contact and can help you navigate the various options available to you. On our website, mycapecodbank.com/coronavirus, towards the bottom of the page are resources for businesses. Included is a link to the U.S. Small Business Administration's Economic Injury Disaster Loan application. <https://disasterloan.sba.gov/ela>. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.

What steps can I take to prevent identity theft and what can I do if someone steals my identity?

If you feel ID theft is a concern, or have reason to believe you may be a victim of ID theft, you may place a "fraud alert" on your credit file, by contacting the fraud department at one of the three major credit bureaus for which contact information appears below:

- Equifax: 1-800-525-6285; www.equifax.com/

P.O. Box 740241, Atlanta, GA 30374- 0241

- Experian: 1-888-EXPERIAN or 1-888-397-3742; www.experian.com/

P.O. Box 9554, Allen, TX 75013

- TransUnion: 1-888-909-8872; www.transunion.com/

Fraud Victim Assistance Department, P.O. Box 2000, Chester, PA 19016

You only need to notify one credit bureau. The one that processes your fraud alert will notify the other two. Those two then must place fraud alerts in your file.

Placing a “fraud alert” on your credit file can help prevent a thief from opening new accounts or making changes to your existing accounts. **Be aware, however, that placing an alert on your credit file also may prevent you from opening an account unless the bank can contact you and positively confirm your identity and that you are applying for credit.**

In addition, people who think their personal information has been misused should contact the local police. They also can contact and file a complaint with the Federal Trade Commission by phone at 877-IDTHEFT or 1-877-438-4338 or TDD 1-866-653-4261 or on the Internet at www.identitytheft.gov/. As always, protect your Social Security number, bank account and credit card numbers, and other personal information, especially in response to unsolicited requests from strangers. Fraudsters may try to trick you into divulging personal information, or they may steal sensitive mail or documents from homes and offices.