

OHecu Coronavirus (COVID-19) FAQs

Are your branch lobbies open?

Yes. As of Tuesday, May 19th, all OHecu branch lobbies are open following Ohio Governor Mike DeWine's plan to reopen many of the state's retail services starting on Tuesday, May 12th.

Have any safety protocols been introduced in the branches?

Yes, the health and safety of our staff members remains our top priority. As part of our decision to reopen our branches, the following protocols have been implemented:

- FACE COVERING REQUIRED

Face coverings are required upon entering all OHecu branches. Masks (medical and non-medical), scarves, cloth, and bandanas can be used. For identification purposes, you are required to temporarily lower your face covering at the Teller Counter.

- SOCIAL DISTANCING POLICY

A 6-foot social distancing policy has been implemented inside all branches. Each branch has spaces clearly marked to insure proper social distancing, if there are no available spaces please wait outside until one becomes available.

- SPECIAL HOURS FOR SENIORS AND AT-RISK MEMBERS

Every branch is offering special branch hours for Seniors and members most at-risk for contracting the Coronavirus. These special hours are every Wednesday from open until 10am. We ask that only Seniors and at-risk members visit during this time.

- OTHER SAFETY MEASURES

- All OHecu staff members are required to wear a face covering.
- Protective shields have been installed at the Teller counters and workstations
- All high-touch areas are frequently cleaned and sanitized.
- Hand sanitizer is available for member use.

Is my money safe?

Yes. Your deposit accounts are insured up to \$250,000 per account through American Share Insurance.

How can I perform transactions on my account if I want to avoid coming into a branch?

We offer many options to perform transactions through our Home Banking, Mobile Application, Mobile Remote Deposit, and Toni the Touch Tone Teller. More information on our convenience services is available on this website. If you need assistance with the setup/registration process, please contact your branch or the Member Service Center.

Can I still apply for a loan?

Yes. You can apply for a loan by visiting your local OHecu branch or apply online by visiting our website. Once approved, loan documents for all consumer loans (including VISAs, personal loans and auto loans) can be delivered and signed electronically.

Member Service Center: 800-552-6328

What if I am having difficulty making my loan payments? Is there anything the credit union can do to help?

Yes. If you are experiencing financial difficulty due to the recent events and have experienced a job loss or decrease in income, we are able to offer a Skip a Payment to help you through this difficult time.

I have my vehicle lease with you and am having difficulty making my payments, is there anything OHecu can do to help?

Yes. If you are experiencing financial difficulty due to the recent events and have experienced a job loss or decrease in income, we are able to offer a lease payment deferment to help you through this difficult time. You should be aware that if you do elect a Lease Payment deferment, you will still be responsible to make up that payment prior to lease turn in.

I have a Private Student Loan with you and am having difficulty making my loan payments, is there anything OHecu can do to help?

You should contact the loan servicer, University Accounting Service at [800-723-2210](tel:800-723-2210), and they can discuss a loan forbearance with you.

Do you offer any payment assistance for my mortgage loan (first mortgage)?

You will need to contact your mortgage loan servicer. If the loan is being serviced by myCU Mortgage you may contact Member Care at membercare@mycumortgage.com or [877-912-8006](tel:877-912-8006).

If the loan is being serviced by Servion Mortgage will need to contact John Ahlness at [651-765-6769](tel:651-765-6769).

Can I still apply for and close my Home Equity Loan?

Yes. You can apply in-branch, online or we can take your application over the phone. When it comes time to close your loan, we will schedule an appointment with you to visit the branch in order to sign your loan documents.

Will there be any disruption to my direct deposit or tax refund deposit to my account?

No. Your deposits will be processed as normal and will be credited to your designated account and available as normal.

Will my automatic share draft loan payment still be processed as normal?

Yes. Your automatic payment will still be processed as usual.

Will my automatic payments that I have setup to pay my bill which are tied to my debit card or checking account via an ACH payment continue?

Yes. These payments will continue as scheduled.

Will I be charged a penalty if I close my Term Share Certificate prior to expiration?

No. We are currently waiving all early withdraw penalties.

Can I access the funds in my Holiday Savings account?

Yes. You can withdraw those funds at this time. Your holiday account will remain open.



The Ohio Educational
Credit Union