

Dear Central Federal Customer

As the Coronavirus (or COVID-19) begins to have an increased impact on our communities, we understand that some will be affected by this global outbreak. In view of the uncertain impact, we want to make sure that you are aware that we are making preparations and taking steps to avoid potential disruptions to our ability to serve you as our customer.

Branch Office Services

Currently, all of our branch offices remain open under our normal business hours. Furthermore, services are available as well through our self service banking channels, including mobile banking, on-line banking, on-line loan applications and through the ATM network. With the Automated Teller Machines (ATMs), you can made cash withdrawals and make check or cash deposits. Through the Mobile banking app, you can check account balances, transfer funds between Central Federal accounts, and make check deposits. Finally, through the on - line banking and bill pay service, you may pay your bills, check account balances, and transfer funds between accounts. If you are not enrolled in these services, please feel free to call a personal banker at one of our branches to assist you on getting set up for one or all of these services.

Precaution

Central Federal is taking steps to protect the health and wellbeing of our customers and employees while at the same time providing the quality service you deserve and expect from us. We have an existing plan to address pandemic issues and other types of economic disruption so that Central Federal can continue to run effectively. We continue to communicate with our staff and will communicate with you, our customer, in the event there are any changes to our hours or access availability. Central Federal continues to follow the lead of state and local health authorities in addition to guidance from the Centers for Disease Control and Prevention.

Fraud Prevention

Finally, we would like to take this opportunity to remind you of the growing number of fraud related schemes associated with the coronavirus. A recent article from the American Banker stated that cybercriminals will often take advantage of trending topics in the news, such as the coronavirus, to try and prey on consumers using fear and urgency tactics. One rule of thumb is that if an email asks you to click on a link, that may be a warning sign and you should try to validate the link through other means. It is always good to be cautious when receiving emails from an unknown source.

Assistance

If you have any questions or if we can be of assistance in any way, please feel free to contact us at any of our branch locations or call us at (708) 656-5000. Thank you for your business and continued loyalty and we look forward to continuing to meet your financial needs.

Sincerely,

Gary R. Nation
President and CEO