



**Peoples Advantage is open for business, offering the same great service now with Social Distancing!**

***Effective Friday, March 20***

**COVID-19 Update -- 3/18/2020**

As the Coronavirus (COVID-19) pandemic outbreak and its impact continues to evolve, be assured that Peoples Advantage is financially sound and will continue to provide all services to our members.

As an ongoing effort to protect our members and staff, **effective Friday, March 20**, we will be serving our members through our drive thru windows at our Petersburg and Colonial Heights branches. The lobby area will be available for in-person assistance by appointment only.

All lending, member services, and other specialists will be available by phone to assist you and set appointments if necessary. Please do not visit the lobby in person if you have any symptoms of the virus for the safety of everyone.

**As always, our digital and mobile services are available for use 24/7:**

- Mobile App for [Apple](#) or [Android](#)
- Online banking at [peoplesadvfcu.org](https://peoplesadvfcu.org)
- [Online Loan Application](#)
- [Remote check deposit - all you need is a checking account and the app!](#)
- [Card Valet - take control of your debit and credit cards](#)
- Close on loans, open accounts, or complete paperwork electronically

**If you experience any financial impacts due to interruptions in pay or work schedule, please contact us. We are here to help find solutions in your time of need!**

**Please call 804-748-3081 to discuss our many options to assist!**

[Para obtener información sobre el coronavirus en español, haga o presione aquí](#)

# COVID-19 RESOURCE GUIDE

## HEALTH

- Visit the [CDC Website](#)
- If you feel you may have symptoms of Coronavirus, use this [COVID-19 Self checker](#)
- We are facing difficult times, and it's perfectly normal to feel a little down. Utilize these [mental health resources](#).

## INCOME

- See if you qualify for [unemployment benefits here](#).
- The **Families First Coronavirus Response Act (FFCRA or Act)** requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020. [Read more here](#).

## BUDGETING AND PAYING BILLS

- [View info about our COVID-19 Emergency Relief Loan.](#)
- [Refinance your auto loan at PAFCU and don't make a payment for 60 days. Click here for more info.](#)
- Build out a plan with a PAFCU financial coach for free [here](#).
- Speak with a solutions expert if you are past due on PAFCU loan payments: [mbrsolutions@peoplesadvfco.org](mailto:mbrsolutions@peoplesadvfco.org).
- [Read this article for advice on loan payments.](#)
- Speak with our partners at CCCSMD for housing and budgeting advice:
  - o Email Christina Pawlak at [CPawlak@cccsmd.org](mailto:CPawlak@cccsmd.org)
  - o Call 800-642-2227
  - o [Visit their website](#)
- [Read about student loan relief here.](#)

## FOOD AND OTHER ESSENTIALS

- Follow your child's school system on social media to see when they will be providing meals for the kids.
- [Find food pantries in your area.](#)
- Utility relief
  - o "The State Corporation Commission (SCC) issued an order directing utilities it regulates, such as electric, natural gas, and water companies in Virginia, to suspend service disconnections for 60 days to provide immediate relief for any customer, residential and business, who may be financially impacted by the COVID-19 outbreak." – [Read about important resources here.](#)
  - o [Dominion Energy](#)
  - o [Verizon](#)
  - o [AT&T](#)
  - o [Comcast low-cost internet](#)
  - o [T-mobile](#)

- Support your local restaurants by ordering to go.
- If you are able to, buy gift cards now to support local business. Save it for later or give it as a gift.
- [Grub hub](#), [UberEATS](#), and [Door Dash](#) are waiving delivery fees for certain restaurants.
- Follow local businesses and restaurants on social media for updates on their offers and how you can support them.

## **FRAUD AND SCAMS**

- [Read this article about how scammers are taking advantage of Coronavirus info.](#)
- [Read about how to avoid phishing emails here.](#)
- [Stimulus check scams](#)
- If someone calls you from the fraud department at PAFCU, they will never ask you for sensitive information over the phone. If you have the slightest suspicion that a call about fraud on your debit or credit card may be a scam, hang up the phone and call us at 804-748-3081.
- If you receive a check in the mail that seems suspicious, bring the check to a branch drive thru and let a PAFCU Representative know the circumstances around the check. They will examine the check and let you know if it seems fraudulent.

## **TIPS FOR WORKING AT HOME**

- [Click here for working at home tips](#)

## **RESOURCES FOR KIDS**

- Follow your child's school system on social media or sign up for their email list.
- Math & Reading
  - o [www.abcya.com](http://www.abcya.com) – ABC Ya
  - o [www.funbrain.com](http://www.funbrain.com) – Fun Brain
  - o [www.pbskids.org](http://www.pbskids.org) – PBS Kids
  - o [www.starfall.com/h/](http://www.starfall.com/h/) - Starfall
  - o [www.highlightskids.com](http://www.highlightskids.com) – Highlight Kids
- Story Telling
  - o [www.storyonline.net](http://www.storyonline.net) – Stories are read by movie stars
  - o [www.stornory.com](http://www.stornory.com) – free audio stories
- Science and Social Studies
  - o [www.kids.nationalgeographic.com](http://www.kids.nationalgeographic.com) – National Geographic Kids – learn about geography
  - o [www.kids.sandiegozoo.org](http://www.kids.sandiegozoo.org) - San Diego Zoo- learn about animals at the zoo and watch live footage of the different animals
  - o [www.montereybayaquarium.com](http://www.montereybayaquarium.com) – live webcam of aquatic animals