



Dear John,

If you've been following the news, you know that the word "unprecedented" has become far too commonplace. Though this year's challenges are unique and ongoing, we've marveled at the many ways our community members have come together with resolve, compassion, and creativity to support one another.

As a community credit union, we believe in giving back, and we're grateful to the community that has made it possible for us to serve Oregonians for nearly 85 years. Here are a few ways your continued membership has helped us support others at this time of remarkable need:



Since mid-March, we've provided almost 10,000 temporary loan modifications and extensions so our members can focus less on finances and more on their and their families' health and safety.



At the outset of the health crisis, we launched the [COVID-19 Financial Assistance Program](#), which has distributed more than \$1.3 million-and counting-in immediate financial relief.



Through our partner Lendio, we directed 570 local businesses to \$30 million in Paycheck Protection Program loans to keep employees on payrolls and businesses open.



With nine other local credit unions and banks, SELCO volunteered to distribute \$500 payments from Oregon's Emergency Relief Assistance Program. All told, SELCO issued checks to nearly 6,000 Oregonians experiencing severe financial hardship.



When the wildfires began threatening our community, we introduced various [Wildfire Assistance](#) options, including disruption loans and special skip payments. With long-term needs still uncertain, we plan to offer these options for the foreseeable future.



To aid relief efforts on the ground, we launched the Wildfire Relief Volunteer Program, supporting wildfire victims and coordinated relief efforts through paid volunteer time for all SELCO employees.



Creative learning solutions have never been more critical. To accommodate changing classroom needs, we modified this year's [SPARK! Creative Learning Grants](#). Applications are now accepted through October, so if you know an educator with a creative project but a lack of funding, we'd appreciate your help spreading the word.



Most recently, we collaborated with CWCU to promote [Oregon's COVID-19 Emergency Business Grant Program](#), which is currently offering grants of up to \$50,000 to small businesses and nonprofits.

We've all been touched in some way by these hardships, but our exact experiences are as individual as we are. SELCO's 14 branches remain open to serve members safely, with our team ready to help find personalized solutions to meet your specific needs. For those members who aren't ready to visit us in person, we've expanded our [self-service resources](#) to ensure that all routine transactions—including payments, transfers, deposits, and more—can be completed quickly, securely, and easily using our free online and mobile banking options.

This year has brought new and imposing challenges, but our commitment to our members, mission, and community remains our priority. Whatever you're experiencing, we're at your side when you need us.

Sincerely,

Bob Newcomb  
President/CEO



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