Dear Credit Union CEO,

**State Shelter in Place Order**
This afternoon Governor Pritzker issued a “stay at home” executive order for the entire state from Saturday, March 21 at 5:00 pm through April 7, stating “All nonessential businesses must stop operating. If you can work from home and aren't already doing so, now is the time you must.” We have received confirmation that credit unions are considered “essential businesses” and should remain open in whatever capacity you can based on the health and safety of your staff and members. Frequently asked questions can be found [here](#) and the full executive order from the Governor can be found [here](#) and states:

12. **Essential Businesses and Operations.** For the purpose of this Executive Order, Essential Business and Operations means Healthcare and Public Health Operations, Human Services Operations, Essential Governmental Functions, and Essential Infrastructure, and the following:

   **f. Financial Institutions.** Banks, currency exchanges, consumer lenders, including but not limited to payday lenders, pawnbrokers, consumer installment lenders and sales finance lenders, **credit unions**, appraisers, title companies, financial markets, trading and future exchanges, affiliates of financial institutions, entities that issue bonds, related financial institutions, and institutions selling financial products;

We are expecting additional guidance to be provided by IDFPR and NCUA in the coming
days, but for now all credit unions should continue with the business continuity plans you have been operating under for the last week or so. With the new restrictions announced by the Governor, your members will be looking for assurance that your credit union is still there for them and it's a good time to remind them their deposits are insured for $250,000, or more if you have excess insurance. We have jointly authored a press release with our banking association counterparts to describe the strength of Illinois financial institutions in the face of these extraordinary events. [Click here](#) to read this statement from the League, the IBA, and Community Bankers association.

**A Couple of Other Items**

- Be sure to notify the NCUA or DFI if you need to close a branch or lobby. If there is a closure, you should post a notice for members directing them to an alternative place or method for business to be conducted.
- If your credit union is unable to provide services to your members, notify your regulator immediately. Please feel free to contact Patrick Smith (Patrick.Smith@icul.com, 217-494-2430) at any time - including the weekend - if you have any questions or need assistance.
- Please check the Regulatory and Operational Updates page on the League’s website for additional information about NCUA and IDFPR guidelines.
- Contact information for all the League and LSC departments is available on our websites, icul.com and lsc.net. Don’t hesitate to contact any of us at any time during this crisis – that’s what we are here for.
- CUNA has suspended its digital ad buys for the Open Your Eyes campaign during this emergency. CUNA will take the time off to retool the messaging to develop new messages (we’re open, we’re safe, we’re here for you, etc.) to reach targeted audiences in this much different consumer environment.
- The League will continue to host its conference calls for Illinois credit unions during this emergency period and you are welcome to join one or more of these calls. The information will generally be the same for each call, but the questions and level of detail on some topics will be based on the target credit unions for that call. If you haven’t participated in a call this week and want to join us or have someone on your team jump on a call, please contact Melanie.Murphy@icul.com. Here is the schedule for next week.
  - MWF @ 8:00 am – HR Peer Group
  - Tue/Thu @ 8:00 am – Small CUs
  - Tue/Thu @ 9:30 am – Mid-to-Large CUs
- Tue/Thu @ 2:00 pm – Large CUs

Have a safe and healthy weekend.

Tom Kane
President/CEO
Illinois Credit Union League