

At Inclusiv, we believe financial inclusion is a fundamental right. The Inclusiv network of credit unions is dedicated to closing the gaps and removing barriers to financial opportunities for people living in distressed and underserved communities. Our members serve nearly 10 million residents of low-income urban, rural and reservation-based communities across the U.S. Learn more about the Inclusiv network of Community Development Credit Unions at <u>www.Inclusiv.org</u>

PROVIDING VAST DIGITAL RESOURCES 24/7

PUBLIC SERVICE CREDIT UNION



Location: Romulus, MI Founded: 1951 Total Members: 32,550 Total Assets: \$293,173,966

Public Service Credit Union (PSCU) is proud of its roots, serving as the credit union to the hard-working employees of Wayne County, Michigan. Over time, PSCU expanded its branch network and now provides membership to anyone who lives, works, attends school or worships anywhere in the state.

Along with a growing physical presence, PSCU also presents members with vast digital options to ensure they have 24/7 access to their money.

PSCU currently offers the following COVID-19 relief programs:

- Skip-A-Pay for eligible loans
- No-interest loans for employees
- Waived fees for early CD withdrawals
- Loan extensions and modifications
- Relief loans



PSCU has developed a webpage dedicated to COVID-19 hot topics to keep constituents informed on issues such as accessing stimulus checks, IRS tools, unemployment tools, staying busy during quarantine, and the increasing number of scams related to the pandemic.

Thanks to the quick response of Public Service's IT team, the credit union used newsletters, blogs, statements, email blasts, social media—and even texting and online chat functions—to open up the lines for members digitally. Messaging on cash envelopes and outdoor banners has also been adopted to help steer drive-thru members toward digital options.

As a SBA-certified PPP lender, Public Service has approved loans for over 80 businesses at nearly \$6 million—helping to secure an estimated 1,000 jobs.