All First New York branch lobbies are closed and transactions can be conducted at our drive-through locations.

We understand that the safest way to conduct business, at this point, is at our drive through locations, at FNY Express Tellers, electronically or via telephone. We are ready to accept all inquiries via phone at 518-393-1326 or chat at www.firstnewyork.org or secure chat through First OnLine. We can accept loan applications online, via our mobile app and by phone.

Please be assured all transactions can be conducted at our drive-through locations. Drive-through locations are as follows; Niskayuna, 1776 Union Street; Glenville, 19 Glenridge Road; Saratoga Springs, 424 Maple Avenue; Halfmoon, 1533 Route 9; Cobleskill, 795 East Main Street and in Colonie at 2 Wall Street.

Our e-services suite includes a robust **FNY On-the-Go** app for Apple, Android or Google devices. You can be in touch with your accounts 24/7/365.

We offer internet banking that allows you a multitude of ways to access, transfer or check your accounts. You can pay bills, pay your loan payment and even sign your loan documents electronically. To login to **First OnLine** go to <u>www.firstnewyork.org</u>.

Member Service Specialists in our Contact Center are available via video at our FNY Express Teller machines from 7 a.m. to 6 p.m. Monday – Friday and Saturday from 9 a.m. to 3 p.m. FNY Express Teller machines are located at the following branches; Niskayuna, Glenville, Colonie and Halfmoon. FNY Express Teller machines are enabled with touch screens and will function with rubber gloves for your safety.

Our Contact Center is open from 7 a.m. to 6 p.m. Monday – Friday and Saturday from 9 a.m. to 3 p.m. Lending Experts are available by phone at 518-393-1326 from 8 a.m. to 6 p.m. Monday – Friday and Saturday from 9 a.m. to 1 p.m.

All Home Equity closings and loan disbursements that cannot be distributed electronically will be scheduled at our 2 Wall Street Location. Emergency Debit cards can be obtained at the following drive-through locations: Niskayuna, Saratoga and Cobleskill.

We are closely monitoring the situation and will keep you updated via our website, social media and email.

Thank you for being a member. We are here for you.

Sincerely, Lucy G. Halstead President/CEO