



## Answers to Frequently Asked Questions About the Coronavirus (COVID-19) March 24, 2020

### Is NYCB waiving service fees to support customers during the difficult time of the COVID-19 virus crisis?

NYCB has temporarily waived the following fees to support our depositors during this difficult time of crisis, effective 3/24/2020:

- Bank ATM/Debit Card Fees – Domestic, International and Point of Sale (POS) (fees may be charged by ATM owners of non-Bank owned ATMs.)
- Overdraft Fees – Overdraft Shield, Non-Sufficient Funds and Uncollected Funds.

### Has NYCB temporarily closed any branches or modified its hours of operation?

We will follow the guidance and instruction from local and Federal authorities as well as the Centers for Disease Control and Prevention (CDC) in addressing containment issues. To ensure stability in servicing our customers financial needs, while being mindful of the safety of our customers and employees, we have established temporary operating hours and will be temporarily closing certain locations. **To view branch location temporary hours and updates, visit our website at [NewYorkCommercialBank.com](http://NewYorkCommercialBank.com).**

### How can I do my banking without going to a branch location?

If you have not already done so, we suggest that you enroll in [NYCB Online](#) and also download the [NYCB Mobile](#)<sup>1</sup> App for 24/7 access to your accounts. These services will enable you to check account balances, view transactions, pay bills, transfer funds, as well as send, receive and request money with Popmoney<sup>®</sup> – and much more. The NYCB Mobile App will also allow you to deposit checks.<sup>2</sup> Enrolling and using these services is easy. Our website also has video demos and FAQs.

Our automated telephone system is also available 24/7 by calling (800) 535-2269. From here you can check account balances and transaction history, check CD maturity information, stop payments on checks, transfer funds between eligible accounts<sup>3</sup> and more.

### If I have banking questions, but cannot get to a branch, how can I contact New York Community Bank (NYCB)?

You may contact NYCB:

- By calling: (800) 535-2269. Our Customer Contact Center staff is available Monday to Friday 8 AM to 8 PM (ET) and Saturday 9 AM to 5 PM (ET) to assist with deposit accounts, NYCB Online and Mobile, Visa<sup>®</sup> Debit Cards and residential mortgages. The Customer Contact Center is also open on Sunday 9 AM to 2 PM (ET) – for assistance with NYCB Online, NYCB Mobile and Visa Debit Cards only.
- By secure email: If you are an existing online banking customer, you can log into your *NYCB Online account* and select *Messages* to use our secure message center for account related questions.
- You can also call your local branch. Go to our website and click the “Branch & ATM Locations” button for your branch location information.

### What is NYCB doing to ensure continued preparedness for the COVID-19 virus?

- We are closely monitoring reports from the [Centers for Disease Control and Prevention \(CDC\)](http://Centers for Disease Control and Prevention (CDC) (cdc.gov)) (cdc.gov) and following their guidelines.
- We have implemented a range of preventative measures in our branches and in our corporate locations.
- We communicate regularly with our employees to provide status updates and reminders for health best practices.

**We will continue to share important information with you about any new developments on the COVID-19 virus and how we will continue to operate safely and effectively.**

**Please visit [NewYorkCommercialBank.com](http://NewYorkCommercialBank.com) for additional information.**



New York  
Community Bank  
Member FDIC

<sup>1</sup> NYCB Mobile is available for those enrolled in NYCB Online, however not all online features may be available through the mobile app. Standard messaging and data rates may apply.

<sup>2</sup> Deposits made via NYCB Mobile Deposit may appear real-time in Transaction History however availability of funds is subject to Bank review. Deposit limits apply.

<sup>3</sup> Limitations may apply.

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