



## FREQUENTLY ASKED QUESTIONS RELATED TO CORONAVIRUS (COVID-19)

### **1. If my bank has temporarily reduced branch access or is not open, is my money still insured?**

**A.** In difficult circumstances, some banks may need to temporarily limit operations to protect the health of their employees and customers. This may include closing a lobby, converting to drive thru only services, or encouraging customers to use ATMs or digital channels to access their services.

Regardless of the bank's operating conditions, your money is insured by the FDIC. Deposits with an FDIC-insured bank or savings institution will continue to be protected up to at least \$250,000.

### **2. Will there be enough cash during a pandemic or other national disaster?**

**A.** The Federal Reserve System has and will continue to meet the currency needs of banking customers. Be assured that sufficient resources are available to handle customer needs. Keep in mind, the safest place for your money is inside a bank. Banks will continue to ensure that their customers have access to funds either directly or electronically, and inside an FDIC insured bank, your funds are protected by the FDIC.

### **3. I have deposits at a bank that I think may exceed the FDIC's deposit insurance limits. What should I do?**

**A.** Call us at Cornhusker Bank, at 402-434-2265, as we have the ability to help you...in addition.... at <https://www.fdic.gov/deposit/>, the FDIC has a number of deposit insurance resources to help you determine your deposit insurance coverage. A key tool for determining deposit insurance coverage is the Electronic Deposit Insurance Estimator (EDIE), which is available at <https://edie.fdic.gov/>. In addition, the FDIC website has a wide range of other links that can help you determine your deposit insurance coverage.

The FDIC also has a team of subject matter experts available to answer your questions. Please call 1-877-ASK-FDIC (1-877-275-3342) and ask to speak to a Deposit Insurance Subject Matter Expert between 8:30AM- 5:00PM Monday-Friday. If you prefer, you can also contact the FDIC in writing through the FDIC Deposit Insurance Form via the FDIC Information and Support Center at <https://ask.fdic.gov/fdicinformationandsupportcenter/s/>.

### **4. Our community is being encouraged to use social distancing to help stop the spread of Coronavirus (COVID-19). My bank is restricting lobby access to branching facilities and I need to go to my bank to get cash and conduct transactions. What should I do?**

**A.** Contact our customer support team to ask for assistance in meeting your banking needs. We're offering expanded services through the use of drive-up teller windows, or providing assistance at ATMs located outside of the branch office. Bank employees may also help you set up or use online banking, or the bank's mobile app and digital channels, to complete transactions such as depositing a check to your bank account or paying bills. In addition, you may want to consider signing up for direct deposit so that a paycheck or public benefits payment goes directly into your account at the financial institution.

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## **5. How can I protect against fraud or scams?**

**A.** Protect your personal and financial information. Understand that some people may take advantage of Coronavirus (COVID-19) by using fraudulent websites, phone calls, emails, and text messages claiming to offer “help” but may be trying to trick people into providing Social Security numbers, bank account numbers, and other valuable details. Do not divulge your bank or credit card numbers or other personal information over the phone unless you initiated the conversation with the other party and you know that it is a reputable organization. In addition, you should be cautious about online solicitations. Be on guard against imposters who contact you claiming to be government employees or volunteers and who ask for personal financial information or money. Reject offers to cash a check for someone in exchange for a fee, even if the bank makes the funds available to you right away, as it may later turn out that the check was fraudulent.

## **6. What steps can I take to prevent identity theft and what can I do if someone steals my identity?**

**A.** If you feel ID theft is a concern, or have reason to believe you may be a victim of ID theft, you may place a “fraud alert” on your credit file, by contacting the fraud department at one of the three major credit bureaus for which contact information appears below:

- Equifax: 1-800-525-6285; [www.equifax.com/](http://www.equifax.com/); P.O. Box 740241, Atlanta, GA 30374- 0241
- Experian: 1-888-EXPERIAN or 1-888-397-3742; [www.experian.com/](http://www.experian.com/); P.O. Box 9554, Allen, TX 75013
- TransUnion: 1-888-909-8872; [www.transunion.com/](http://www.transunion.com/); Fraud Victim Assistance Department, P.O. Box 2000, Chester, PA 19016

You only need to notify one credit bureau. The one that processes your fraud alert will notify the other two. Those two then must place fraud alerts in your file. Placing a “fraud alert” on your credit file can help prevent a thief from opening new accounts or making changes to your existing accounts. Be aware, however, that placing an alert on your credit file also may prevent you from opening an account unless the bank can contact you and positively confirm your identity and that you are applying for credit.

In addition, people who think their personal information has been misused should contact the local police. They also can contact and file a complaint with the Federal Trade Commission by phone at 877-IDTHEFT or 1-877-438-4338 or TDD 1-866-653-4261 or on the Internet at [www.identitytheft.gov/](http://www.identitytheft.gov/).

As always, protect your Social Security number, bank account and credit card numbers, and other personal information, especially in response to unsolicited requests from strangers. Fraudsters may try to trick you into divulging personal information, or they may steal sensitive mail or documents from homes and offices.

## **7. There are unauthorized charges on my Cornhusker Bank credit card. What should I do?**

**A.** You should contact Card Services at 1-800-558-3424 and provide information regarding the disputed transactions no later than 60 days after receiving the first statement containing the disputed charges. The bank has 90 days to investigate and resolve the dispute. For more information about credit card dispute resolution procedures, see: <https://www.fdic.gov/consumers/assistance/protection/errorresolution.html>.