



*New York State Senator
James Sanders Jr. Presents*

10TH Senatorial
District
COVID-19 Small
Business Resource
Guide



New York State Senator James Sanders Jr. is a fierce advocate for the people and families in his district. This guide is designed to support our local businesses with a comprehensive resource listing the existing resources made available to small businesses in need of access to capital at the federal state and local level.



FEDERAL RESOURCES

SBA to Provide Disaster Assistance Loans for Small Businesses Impacted by Coronavirus (COVID-19)

Process for Accessing SBA's Coronavirus (COVID-19) Disaster Relief Lending

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail

disastercustomerservice@sba.gov (link sends e-mail).

SBA New York Business Office Directory

1. District Director Beth Goldberg (212) 264-1318 beth.goldberg@sba.gov
2. Deputy District Director John Mallano (212) 264-1480 john.mallano@sba.gov
3. Supervisory Business Opportunity Specialist Clyde Martin (212) 264-5276
4. clyde.martin@sba.gov
5. Long Island Branch Manager Peter Fehnel (631) 454-0762 peter.fehnel@sba.gov
6. Administrative Officer Marie White (212) 264-9460 marie.white@sba.gov
7. Legal Counsel Diana St. Louis (212) 264-7770 diana.stlouis@sba.gov
8. Legal Counsel Suzanne Ulicny (212) 264-1482 suzanne.ulicny@sba.gov
9. Lender Relations Specialists Larry Pontillo (212) 264-9494 larry.pontillo@sba.gov
10. Lender Relations Specialists Christopher Dalton (212) 264-4352
christopher.dalton@sba.gov
11. Lender Relations Specialists Robin Daniels (212) 264-1763
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12. Business Opportunity Specialist Jennifer Krottinger (212) 264-9487
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13. Economic Development Specialist Elizabeth Abreu (212) 264-2736
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14. Economic Development Specialist Sylvia Rivera (212) 264-0996
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15. Economic Development Specialist Elaine Powell-Belnavis (212) 264-4330
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16. Economic Development Specialist Man-Li Lin (212) 264-7060 man-li.lin@sba.gov
17. Public Affairs Specialist Bailey Wolff (212) 264-1489 bailey.wolff@sba.gov
18. Program Support Assistant Teresa Detelj (212) 264-1319 teresa.detelj@sba.gov

19. Program Support Assistant Ana Hernandez (212) 264-5664

ana.hernandez@sba.gov

20. Program Support Assistant Laura Morales (212) 264-5711 laura.morales@sba.gov

21. District Support Assistant Roland Stancione (212) 264-4324 roland.stancione@sba.gov

22. District Support Assistant Andrea Spigner (212) 264-4354

andrea.spigner@sba.gov

23. District Support Assistant Joseph Farber (631) 454-0750 x210

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STATE RESOURCES

GUIDANCE FOR DETERMINING WHETHER A BUSINESS ENTERPRISE IS SUBJECT TO A WORKFORCE REDUCTION UNDER RECENT EXECUTIVE ORDERS

(Enacted to address the COVID-19 Outbreak)

ESSENTIAL BUSINESSES OR ENTITIES, including any for profit or non-profit, regardless of the nature of the service, the function they perform, or its corporate or entity structure, are not subject to the in-person restriction. *Essential Businesses must continue to comply with the guidance and directives for maintaining a clean and safe work environment issued by the Department of Health and every business, even if essential, is strongly urged to maintain social distance to the extent possible.*

This guidance is issued by the New York State Department of Economic Development d/b/a Empire State Development and applies to each business location individually and is intended to assist businesses in determining whether they are an essential business. With respect to business or entities that operate or provide both essential and non-essential services, supplies or support, only those lines and/or business operations that are necessary to support the essential services, supplies, or support are exempt from the workforce reduction restrictions.

For purposes of Executive Order 202.6, “Essential Business,” means businesses operating in or as:

1. Essential health care operations including

- research and laboratory services
- hospitals
- walk-in-care health clinics and facilities
- emergency veterinary, livestock services
- senior/elder care
- medical wholesale and distribution
- home health care workers or aides for the elderly
- doctor and emergency dental
- nursing homes, or residential health care facilities or congregate care facilities
- medical supplies and equipment manufacturers and providers
- licensed mental health providers
- licensed substance abuse treatment providers
- medical billing support personnel

2. Essential infrastructure including

- public and private utilities including but not limited to power generation, fuel supply and transmission
- public water and wastewater
- telecommunications and data centers
- airports/airlines
- commercial shipping vessels/ports and seaports
- transportation infrastructure such as bus, rail, for-hire vehicles, garages
- hotels, and places of accommodation

3. Essential manufacturing including

- food processing, manufacturing agents, including all foods and beverages
- chemicals
- medical equipment/instruments
- pharmaceuticals
- sanitary products including personal care products regulated by the Food and Drug Administration
- telecommunications
- microelectronics/semi-conductor
- food-producing agriculture/farms
- household paper products
- defense industry and the transportation infrastructure

4. Essential retail including

- grocery stores including all food and beverage stores
- pharmacies
- convenience stores
- farmer's markets
- gas stations
- restaurants/bars (but only for take-out/delivery)
- hardware, appliance and building material stores
- pet food

5. Essential services including

- trash and recycling collection, processing and disposal
- mail and shipping services
- laundromats and other clothing/fabric cleaning services
- building cleaning and maintenance
- child care services
- bicycle repair
- automotive repair
- automotive sales conducted remotely or electronically, with in-person vehicle return and delivery by appointment only
- warehouse/distribution and fulfillment
- funeral homes, crematoriums and cemeteries
- storage for essential businesses
- maintenance for the infrastructure of the facility or to maintain or safeguard materials or products therein
- animal shelters/ and animal care

6. News media

7. Financial Institutions including

- banks or lending institution
- insurance
- payroll
- accounting
- services related to financial markets

8. Providers of basic necessities to economically disadvantaged populations including

- homeless shelters and congregate care facilities

- food banks
 - human services providers whose function includes the direct care of patients in state-licensed or funded voluntary programs; the care, protection, custody and oversight of individuals both in the community and in state-licensed residential facilities; those operating community shelters and other critical human services agencies providing direct care or support
9. Construction including
- skilled trades such as electricians, plumbers
 - other related construction firms and professionals for essential infrastructure or for emergency repair and safety purposes
10. Defense
- defense and national security-related operations supporting the U.S. Government or a contractor to the US government
11. Essential services necessary to maintain the safety, sanitation and essential operations of residences or other businesses including
- law enforcement, including corrections and community supervision
 - fire prevention and response
 - building code enforcement
 - security
 - emergency management and response, EMS and 911 dispatch
 - building cleaners or janitors
 - general maintenance whether employed by the entity directly or a vendor
 - automotive repair
 - disinfection
 - residential moving services
12. Vendors that provide essential services or products, including logistics and technology support, child care and services including but not limited to:
- logistics
 - technology support for online services
 - child care programs and services
 - government owned or leased buildings
 - essential government services
 - any personnel necessary for on-line or distance learning or classes delivered via remote means

Houses of worship are not ordered closed however it is strongly recommended not to hold congregate services. If held, social distance must be maintained and compliance with DOH guidance, which can be found at <https://coronavirus.health.ny.gov/information-providers>.

If the function of your business is not listed above, but you believe that it is essential or it is an entity providing essential services or functions, you may request designation as an essential business.

Requests by businesses to be designated an essential function as described above, should only be made if they are NOT covered by the guidance.

To request designation as an essential business, please [click here](#).

Restrictions on requesting designation as an essential business:

Businesses ordered to close on Monday, March 15, 2020 under the restrictions on any gathering with 50 or more participants, including but not limited to, bars, restaurants, gyms, movie

theaters, casinos, auditoriums, concerts, conferences, worship services, sporting events, and physical fitness centers, are presumed to be compliant with NYS issued restrictions and must remain closed and are not eligible for designation as an essential business for purposes of this guidance.

For Guidance on cleaning and disinfection of facilities, refer to the New York State Department of Health Interim Guidance for Cleaning and Disinfection of Public and Private Facilities for COVID -19

at https://coronavirus.health.ny.gov/system/files/documents/2020/03/cleaning_guidance_general_building.pdf.

For further information: New York State Department of Health's COVID-19

Webpage <https://coronavirus.health.ny.gov/home>

Center for Disease Control and Prevention Webpage: <https://www.cdc.gov/coronavirus/2019-ncov/>

Local health department contact information can be found

at: https://www.health.ny.gov/contact/contact_information/index.htm

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

DFS ISSUES NEW EMERGENCY REGULATION REQUIRING NEW YORK REGULATED FINANCIAL INSTITUTIONS TO PROVIDE FINANCIAL RELIEF TO NEW YORKERS DEMONSTRATING FINANCIAL HARDSHIP FROM COVID-19 PANDEMIC

The Department of Financial Services (DFS) today issued an emergency regulation requiring that, during a specified time, New York State regulated financial institutions provide residential mortgage forbearance on property located in New York for a period of 90 days to any individual residing in New York who demonstrates financial hardship as a result of the COVID-19 pandemic, subject to the safety and soundness requirements of the regulated institutions. The emergency regulation also requires that, during a specified time, New York regulated banking organizations eliminate fees charged for the use of Automated Teller Machines (ATMs) that are owned or operated by the regulated banking organization, overdraft fees, and credit card late payment fees for any individual who demonstrates financial hardship as a result of the COVID-19 pandemic, subject to the safety and soundness requirements of the regulated banking organization. This emergency regulation is adopted pursuant to [Governor Andrew M. Cuomo's Executive Order No. 202.9](#).

The DFS emergency regulation provides that for the duration specified in the Governor's Executive Order, which may be extended, New York regulated institutions are required to:

- Make applications for forbearance of any payment due on a residential mortgage of a property located in New York widely available to any individual residing in New York who demonstrates financial hardship as a result of the COVID-19 pandemic, and grant such forbearance for a period of ninety (90) days, subject to the safety and soundness requirements of the regulated institution, and the federal exceptions listed;
- Provide the following financial relief to any individual who can demonstrate financial hardship from the COVID-19 pandemic, subject to the safety and soundness requirements of the regulated banking organizations: (i) eliminating fees charged for the use of Automated Teller Machines (ATMs) that are owned or operated by the regulated banking organizations; (ii) eliminating any overdraft fees; and (iii) eliminating any credit card late payment fees.

Regulated institutions are not limited to offering the types of relief listed above. Regulated institutions are encouraged, consistent with safe and sound banking practices, to assist individuals with a demonstrated financial hardship as a result of the COVID-19 pandemic in any additional manner they deem appropriate.

This emergency regulation is not applicable to, and does not affect any mortgage loans made, insured, or securitized by any agency or instrumentality of the United States, any Government Sponsored Enterprise, or a Federal Home Loan Bank, or the rights and obligations of any lender, issuer, servicer or trustee of such obligations, including servicers for the Government National

Mortgage Association. The emergency regulation also does not apply to any commercial mortgage or any other loan not described in the regulation.

The emergency regulation can be found at Part 119 of Title 3 of the Official Compilation of Codes, Rules and Regulations of the State of New York. Read a [copy of the emergency regulation](#).

For additional DFS regulatory actions on the COVID-19 pandemic, visit www.dfs.ny.gov/industry/coronavirus.

LOCAL RESOURCES

Financial Assistance for Businesses Impacted by COVID-19

NYC Employee Retention Grant Program

To help small businesses deal with the impact of COVID-19, the City has launched the Employee Retention Grant Program to help retain employees as businesses face decreased revenue. This program is available to New York City businesses with one to four employees that can demonstrate at least a 25% decrease in revenue as a result of COVID-19. Eligible businesses will receive a grant covering up to 40% of their payroll for two months. Businesses can access up to \$27,000.

Who Can Apply?

Businesses, including non-profits, must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 1-4 employees in total across all locations
- Have been in operation for at least 6 months
- Have no outstanding tax liens or legal judgements

Revenue Loss

To calculate the revenue impact of COVID-19, we will compare average revenue for two months in 2020 (after the COVID-19 impact) to both:

- average revenue for the same two month period in 2019, and
- average monthly revenue based on total 2019 revenue.

We will check to see if either calculation shows at least a 25% decrease in revenue Supporting Documents.

To verify the loss of revenue, you will need to upload:

- Financial documents for two months in 2020 demonstrating revenue decrease due to COVID-19
- Financial documents showing your revenue for the same two months in 2019 (unless you were not in business at that time)
- Financial documents showing your revenue for the full 2019 calendar year

Financial documents can include: point-of-sales reports, bank statements, quarterly sales tax filings, 2019 tax returns, or CPA-certified profit & loss statements.

To determine your grant amount, you will need to upload:

- Your most recent two months of payroll records

To process your grant, you will need to upload:

- A signed [Participation Affidavit](#) verifying that you are eligible for the program and that you are applying in order to retain your employees
- Your bank account information

How to Apply

You can apply for the program by following the steps below:

1. Review our program guidelines and determine if your business is eligible.
2. Gather the [appropriate documents](#).
3. Visit SBS Connect and log in to your account to begin your application.

NYC Small Business Continuity Loan Fund

Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible to apply for zero interest loans of up to \$75,000 to help ensure business continuity.

Eligibility Criteria for the NYC Small Business Continuity Loan Fund

Businesses must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 99 employees or fewer in total across all locations
- Demonstrate ability to repay the loan
- Have no outstanding tax liens or legal judgements

Here is a list of the local SBS centers to contact

Queens Workforce1 Career Center
168-25 Jamaica Avenue, 2nd Floor
Jamaica, NY 11432
[\(718\) 557-6755](tel:7185576755)

NYC Business Solutions Queens Center at the NYC Small Business Support Center
90-27 Sutphin Boulevard, 4th Floor
Jamaica, NY 11435
[\(718\) 570-8500](tel:7185708500)

Rockaway Workforce1 Career Center
57-17 Rockaway Beach Blvd
Arverne, NY 11692
[\(347\) 926-4376](tel:3479264376)

BANK RESOURCES

Federal Agencies Encourage Banks, Savings Associations and Credit Unions to Offer Responsible Small-Dollar Loans to Consumers and Small Businesses Affected by COVID-19

Five federal financial regulatory agencies today issued a joint statement encouraging banks, savings associations and credit unions to offer responsible small-dollar loans to consumers and small businesses in response to COVID-19.

The statement of the Board of Governors of the Federal Reserve System, Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation, National Credit Union Administration, and Office of the Comptroller of the Currency recognizes that responsible small-dollar loans can play an important role in meeting customers' credit needs because of temporary cash-flow imbalances, unexpected expenses, or income disruptions during periods of economic stress or disaster recoveries. Such loans can be offered through a variety of structures including open-end lines of credit, closed-end installment loans, or appropriately structured single payment loans.

The agencies state that loans should be offered in a manner that provides fair treatment of consumers, complies with applicable laws and regulations, and is consistent with safe and sound practices. For borrowers who experience unexpected circumstances and cannot repay a loan as structured, banks, savings associations and credit unions are further encouraged to consider workout strategies designed to help borrowers to repay the principal of the loan while mitigating the need to re-borrow.

This statement follows other actions taken by the agencies to encourage financial institutions to meet the financial services needs of their customers and members who have been affected by COVID-19. For example, the federal banking agencies issued a joint statement on March 19 informing institutions that the agencies will favorably consider retail banking and lending activities that meet the needs of affected low- and moderate-income individuals, small businesses, and small farms for Community Reinvestment Act purposes, that are consistent with safe and sound banking practices and applicable laws, including consumer protection laws.

In addition to today's statement, the agencies are working on future guidance and lending principles for responsible small-dollar loans to facilitate the ability of banks, credit unions, and saving associations to more effectively meet the ongoing credit needs of their customers, members, and communities.

CHASE RESPONSE TO COVID-19

JPMorgan Chase Makes \$50 Million Philanthropic Investment to Help Address Immediate and Long-Term Impacts of COVID-19

Helps address humanitarian and economic challenges, supporting vulnerable and underrepresented communities, small businesses and existing nonprofit partners.

March 18, 2020 – JPMorgan Chase today announced a \$50 million global philanthropic commitment to address the immediate public health and long-term economic challenges from the COVID-19 global pandemic.

Funds will support communities and people hit hardest by this public health crisis through an initial \$15 million commitment, including:

- \$5 million to provide immediate healthcare, food and other humanitarian relief globally;
- \$2 million to existing nonprofit partners around the world that are responding to the COVID-19 crisis in their communities;
- \$8 million to assist small businesses vulnerable to significant economic hardships in the U.S., China and Europe.

The remaining \$35 million will be deployed over time to help the most vulnerable communities and people recover from the crisis and have an opportunity to benefit from future economic growth. The firm will lean into its core areas of expertise including financial health, jobs and skills, small business growth and neighborhood development and apply lessons learned from initiatives like [AdvancingCities](#).

To address the immediate humanitarian and healthcare crisis, the firm is providing \$5 million to the following organizations focused on providing emergency medical supplies, food, and other critical health-related essentials:

- \$2 million to the COVID-19 Solidarity Response Fund supporting the World Health Organization, to provide essential supplies such as protective equipment to frontline healthcare workers, enabling countries to track and detect the disease by boosting laboratory capacity, and accelerating efforts to fast-track the discovery and development of lifesaving vaccines;
- \$1 million to Feeding America's COVID-19 Response Fund to help U.S. communities in need of critical food security through a network of 200+ food banks;
- \$1 million to the GlobalGiving Foundation's COVID-19 European Response Fund to assist vulnerable populations across Europe, focusing on communities where we do business;
- \$1 million to the China Foundation for Poverty Alleviation to provide immediate and mid-to-long-term healthcare and small business support, including the distribution of medical supplies in impacted communities across China.

The firm is also matching employee donations to these COVID-19 relief efforts dollar-for-dollar. Employees have an opportunity to contribute to the COVID-19 Solidarity Response Fund

supporting the World Health Organization, Feeding America's COVID-19 Response Fund, GlobalGiving Foundation's COVID-19 European Response Fund, or the China Foundation for Poverty Alleviation.

Supporting small businesses and nonprofit partners

JPMorgan Chase Institute [research](#) shows that 50 percent of small businesses have less than 15 cash buffer days, meaning the small business economy could be majorly disrupted by the current climate. The firm will promptly deploy \$8 million, including \$5 million in the U.S. and \$3 million in international markets to support vulnerable and underserved small businesses in the following ways:

- Helping Black, Hispanic and Asian Pacific Islander owned businesses that may struggle to access capital and keep their doors open. This includes entrepreneurs that have participated in the firm's [Entrepreneurs of Color Fund](#) and [Ascend](#) in places such as Seattle, California and New York. Support will include working with local Community Development Financial Institutions that will provide low or zero interest loans and interest rate buydowns to help offset the costs of business slow-downs and unexpected challenges, as well as technical assistance support for issues like remote working capabilities;
- Supporting vulnerable, underserved and underrepresented entrepreneurs and small businesses across Europe and China to navigate and access available and emerging financial and non-financial support.

The firm will also provide \$2 million to existing nonprofit partners who are facing new challenges supporting vulnerable populations in response to COVID-19. The funds will go towards helping these partners maintain operational capacity as they adjust their programming and provide resources to support their remote working capabilities, resiliency planning, fundraising and communications.

Long-term commitment

Working closely with government, business and community partners, JPMorgan Chase will commit \$35 million towards medium-to-long term challenges communities are likely to face as the COVID-19 crisis continues to unfold. The firm will lean into its core areas of expertise to support the most vulnerable individuals, small businesses and communities as they face financial hardship and uncertain work opportunities, the shifting business landscape and increased pressure to access or maintain affordable housing. Existing nonprofit partners may need additional flexibility and support to meet the evolving needs of their clients, and the firm will continue working with them over the long-term to advance an inclusive economy.

JPMorgan Chase will continue to leverage our core business, areas of expertise and our existing partners to undertake our Corporate Responsibility work in response to the global COVID-19 pandemic. For more information, visit the [Impact](#) page at [JPMorganChase.com](https://www.jpmorgan.com/corporate-responsibility) or contact corporate.responsibility@jpmchase.com

CITI RESPONSE TO COVID-19

Coronavirus (COVID-19) Readiness: Updates and Resources for you

The health and safety of our customers, colleagues, and communities are our top priority. Amid ongoing concerns about COVID-19, Citi is closely monitoring the latest reports from the Centers for Disease Control (CDC) and has taken precautionary measures as outlined below.

We want to share some ways we are here to help you in this current environment:

Account Assistance

If you're impacted by COVID-19, contact us for assistance that may be available to you.

Effective Monday March 9, 2020 for an initial thirty days:

- For Retail Bank Customers: Fee waivers on monthly service fees; waived penalties for early CD withdrawal
- For Retail Bank Small Business Customers: Fee waivers on monthly service fees and remote deposit capture; waived penalties for early CD withdrawal; Bankers available after hours and on weekends for support

In addition, we have a range of existing assistance programs, including:

- For eligible Credit Card Customers: Credit line increases and collection forbearance programs
- For eligible Mortgage Customers: A range of hardship programs through our service provider, Cenlar FSB. Please contact them at 1-855-839-6253 Monday-Friday 8:30am - 8pm ET and Saturday 8:30am - 5pm ET Monday to Friday 8:30am to 8pm ET and Saturday 8:30am to 5pm ET

Please note that as we respond to each of our customers, wait times may be longer than usual.

We appreciate your patience and understanding. If you currently work with a Banker or Financial Advisor, feel free to contact them during their regular business hours.

Branch & ATM Availability

We are taking a number of preventative actions to keep our clients and colleagues safe, including augmenting daily cleaning procedures with the use of stronger disinfectant products on high-touch surfaces, making hand sanitizer readily available, practicing social distancing, and educating branch teams on best practices recommended by the CDC.

In the event that a branch is closed, you can visit citibank.com/locations to find the nearest available open branch and ATM locations near you. For your convenience, you have fee-free access to cash with your Citibank debit card at over 65,000 ATM locations nationwide, including ATMs at Target, Costco, Walgreens, CVS, and Duane Reade. Keep in mind, ATMs at Citibank branches are available 24/7.

As always, we are available to serve you by phone, online and through the [Citi Mobile app](#).

Citi Personal Wealth Management Clients

Our Wealth Advisors and Relationship Managers may be working remotely due to branch staffing protocols that have been implemented in response to the recent public health issues. If

you're unable to reach your Wealth Advisor for your investment needs, such as execution of trades, investment account inquiries, and access to investment funds or securities, please call our Client Service Telephone Number: [1-800-846-5200](tel:1-800-846-5200) (TTY: [1-800-788-6775](tel:1-800-788-6775)) Monday-Friday 08:00 am - 09:00 pm ET and Saturday 09:00 am - 07:00 pm ET. If you're unable to reach your Relationship Manager please call the number on the back of your ATM card for your banking needs. You can also visit Marketinsights.citi.com for additional market updates.

Digital Tools

To get instant account information, you can access your account remotely, virtually anytime and anywhere, by using the [Citi Mobile App](#) or visiting [Citi Online](#) for the following:

- Check balances, make payments, transfer funds, deposit checks, or find the nearest ATM
- Use digital wallets to make easier purchases

For more information on these and other digital tools, visit citi.com/digitalservices which includes quick and easy [how-to-videos](#).

For additional information about COVID-19, get the latest report from the Centers for Disease Control at cdc.gov or your local health department website.

Citibank customers can get cash, get information, and make transfers between their eligible linked Citibank accounts with no surcharge fee when they use their Citibank ATM or Debit Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network; regular account charges apply. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank. Use the Citi Worldwide ATM/Branch Locator on Citibank Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with fee free access.

BANK OF AMERICA RESPONSE TO COVID-19

Managing Through The Coronavirus Impact

Since first being identified late last year, Bank of America has closely followed developments related to the coronavirus – focused on delivering for clients – while supporting the health and wellbeing of our colleagues and all those we serve. We have planned throughout our organization with an eye towards maintaining operational readiness and ensuring that you have access to all the regular services, support and advice that you expect from us.

Our focus on serving you during this time is of primary concern. To that end:

- We are providing information and guidance on the current market environment. If you are not receiving this, please contact your relationship manager for information.
- Our business continuity plans are fully in place, and we have partially split our trading operations to limit risk of exposure.
- For your personal needs, we would like to remind you that our financial centers are open, and you also have 24-7 access to our mobile and online banking tools.

Related to our operations:

- We have increased the frequency of deep cleanings in all of our facilities, and are working with local leaders to ensure they have access to health supplies as recommended by health officials.
- Through April 6, business travel will only be permitted when essential to directly see, serve or cover clients in-person. We will also limit this travel to take place only within the same country where an employee is normally based. We continue to restrict all business travel to the most affected areas: mainland China, Hong Kong, Japan, South Korea, Iran and Italy.
- We are limiting non-employee meetings or visits to other bank office buildings to essential client visits, with the health of both our clients and employees in mind.
- We continue to work directly with employees who have traveled to impacted areas or may have been exposed to the coronavirus, including having them work from home for the recommended 14 days.

We are continually monitoring the situation, and will update you with further and ongoing developments.

CAPITAL ONE RESPONSE TO COVID-19

Assistance for Customers Impacted by the COVID-19 Virus Situation

At Capital One, the health and well-being of our customers, associates, and communities is our top priority. We understand the concern and uncertainty you may be experiencing surrounding the coronavirus (COVID-19) and are committed to being responsive to the needs of our customers and associates as the situation evolves.

We strongly encourage you to use Capital One's digital tools and other resources for self-service banking and 24/7 account access. You can access your accounts [online](#) or by using the [Capital One Mobile app](#) at your convenience. From there you can make payments, view transactions, check balances, find an ATM, and more. It's easier and faster (in most cases) to manage your account digitally, especially given call wait times may be longer than usual. If you have not enrolled in online access, it only takes a few minutes. [Enroll now](#).

We also understand that there may be instances where customers find themselves facing financial difficulties. Capital One is here to help, and we encourage customers who may be impacted or need assistance to reach out to discuss and find a solution for you. Should you find yourself in need of assistance, please [contact us](#).

SANTANDER RESPONSE TO COVID-19

Santander Consumer USA cares about the urgent needs of our customers during the Coronavirus outbreak and is responding.

Santander Consumer USA (SC) is taking the spread of Coronavirus (COVID-19) seriously as it affects our customers in many communities. We are committed to doing everything we can to help our customers who might be affected by Coronavirus, because we understand that hardships may arise.

Our leadership team continues to monitor the situation closely and is following guidance from relevant authorities, including the Centers for Disease Control and Prevention (CDC), the World Health Organization (WHO) and various state and local governments.

If you need help or have questions regarding your Santander Consumer USA account resulting from the Coronavirus outbreak, you can reach us by phone at 888-222-4227. We have programs in place to help customers experiencing difficulty due to the impact of the virus.

SC's customer service team is standing by to review accounts of customers who need assistance and to explore potential options to help during this time. However, we also ask for your patience as higher than normal call volumes may result in longer wait times. We will get to your call as quickly as possible.

Meanwhile, we suggest:

- If you're calling to make a payment, you may use the following methods:
 - Make an ACH or debit card payment on our website, [SantanderConsumerUSA.com](https://www.SantanderConsumerUSA.com).
 - Enroll in our Auto Pay program in which your monthly payment will be electronically drafted directly from your checking/savings account. Complete enrollment by logging in at [SantanderConsumerUSA.com](https://www.SantanderConsumerUSA.com).
 - Mail your payment to Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266
 - For additional payment options, visit [santanderconsumerusa.com/support/payments](https://www.santanderconsumerusa.com/support/payments). Additional fees may apply.
- Other self-service options are available through MyAccount, where you can manage your account using online tools – live chat, make a payment, get your payment history and due dates, obtain payoff information or update your account information.
- For other questions, please look for answers in the [FAQ section](#) of our website. Many of your questions will be answered there, and you will help keep phone lines free and wait times shorter for callers with the most urgent needs.

Stay protected from scams!

Cyber criminals already have started to distribute Coronavirus lures, including decoy health advisories, Coronavirus cures and health supplement phishing emails. We suggest you follow these cybersecurity guidelines, as they may help keep your information secure:

- Keep your software up to date on all your devices.
- Regularly check your privacy settings.
- Open or respond only to emails from known email addresses.
- Keep your passwords safe.

Reminders on staying healthy

Meanwhile, it's important we all take precautions to prevent the spread of germs during this outbreak. The CDC recommends that everyone:

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.
- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

TD BANK RESPONSE TO COVID-19

An update on COVID-19.

Your health and well-being are what matter most.

As we keep a close watch on emerging cases and affected regions, we're committed to keeping you posted on what we're doing and how you can continue to bank. Please be sure to put your health first and remember that you can [bank online](#) or on the TD Bank app ([Android](#) and [iOS](#)).

We're here for you. If you've been affected by COVID-19, reach out to see how we can support you. We may be able to provide some financial relief that can help. Call us at 1-888-751-9000 to learn more.

CARVER FEDERAL SAVINGS BANK

RESPONSE TO COVID-19

Dear Valued Carver Federal Savings Bank Customers and Community, We know you are concerned in these difficult and uncertain times, and we are aiming to aggregate and share information of particular use to our customers and businesses. As always, Carver Federal Savings is your community bank that is here to help in whatever way we can and please do not hesitate to reach out to us directly for assistance. Carver branches are open and will be operational during this difficult time as the Bank and the city prepare to combat the spread of the COVID-19 virus. Within, we have reiterated some key safety tips to slow the spread of the virus.

For those of you who cannot visit one of our branches, noted below are some banking alternatives. Also, in this communication we have cited some lending assistance from the city of New York to help small businesses impacted by the virus and an upcoming free webinar sponsored by the Small Business Services.

Carver Banking Alternatives

- Use online banking; Carver accounts may be accessed 24/7 by using the online portal found at <https://www.Carverbank.com> or the Carver Mobile App.
- Through the online tools you can: Make payments, check balances, transfer funds, deposit checks and research information to find the nearest Automated Teller Machine ("ATM"). Remember your ATM card will work in more than 55,000 machines across the nation.
- Mail-in services. You may use the U.S. postal mail to mail in instructions to your local branch. Services such as, making bill payments or check deposits, transferring money between accounts, stop payments, ordering replacement Debit Cards and reordering checks may be authorized this way

PHILANTHROPIC RESOURCES

PHILANTHROPY'S COMMITMENT DURING COVID-19

Over the days, weeks, and months ahead, some foundations pledges to:

- Loosen or eliminate the restrictions on current grants. This can include: converting project-based grants to unrestricted support; accelerating payment schedules; and not holding grantees responsible if conferences, events, and other project deliverables must be postponed or canceled.
- Make new grants as unrestricted as possible, so nonprofit partners have maximum flexibility to respond to this crisis. We will also support organizations created and led by the communities most affected that we may not fund currently.
- Reduce what we ask of our nonprofit partners, postponing reporting requirements, site visits, and other demands on their time during this challenging period.
- Contribute to community-based emergency response funds and other efforts to address the health and economic impact on those most affected by this pandemic.
- Communicate proactively and regularly about our decision-making and response to provide helpful information while not asking more of grantee partners.
- Commit to listening to our partners and especially to those communities least heard, lifting up their voices and experiences to inform public discourse and our own decision-making so we can act on their feedback. We recognize that the best solutions to the manifold crises caused by COVID-19 are not found within foundations.
- Support, as appropriate, grantee partners advocating for important public policy changes to fight the pandemic and deliver an equitable and just emergency response for all. This may include its economic impact on workers, such as expanded paid sick leave; increasing civic participation; access to affordable health care; and expanded income and rental assistance. It should also include lending our voices to calls to action led by grantee partners, at their direction and request.
- Learn from these emergency practices and share what they teach us about effective partnership and philanthropic support, so we may consider adjusting our practices more fundamentally in the future, in more stable times, based on all we learn.

VICE PRESIDENT, RESOURCE DEVELOPMENT & STRATEGIC OPPORTUNITIES

Council on Foundations

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Organizations who have signed the Pledge

1. AJL Foundation
2. Alaska Venture Fund
3. Albuquerque Community Foundation
4. Allegany Franciscan Ministries
5. Allergan Foundation
6. All Stars Helping Kids
7. Altman Foundation
8. Amalgamated Foundation
9. American Muslim Community Foundation
10. Ameriprise Financial
11. Anaheim Community Foundation
12. Ann Arbor Area Community Foundation
13. Annenberg Foundation
14. Arca Foundation
15. Arizona Community Foundation
16. Armstrong County Community Foundation
17. Barat Foundation
18. Barr Foundation
19. Best Buddies International
20. Blue Chip Foundation
21. Bonfils-Stanton Foundation
22. Bosch Community Fund
23. Brainerd Lakes Area Community Foundation
24. Brandywine Health Foundation
25. Bridge Alliance
26. Bridge Philanthropic Consulting, LLC
27. Brooklyn Community Foundation
28. Burger King Foundation
29. Burroughs Wellcome Fund
30. Catalyst Foundation
31. Cascade Philanthropy Advisors, Inc.
32. Catholic Foundation of Michigan
33. Central Alabama Community Foundation
34. Central Kentucky Community Foundation
35. Central Minnesota Community Foundation
36. Central New York Community Foundation
37. Ceres Trust
38. Chandler Foundation
39. Charles and Lynn Schusterman Family Foundation
40. Charlottesville Area Community Foundation
41. Chester County Community Foundation
42. ChildTrust Foundation
43. Chrysalis Foundation
44. Clemmons Community Foundation

