

# COVID-19: Frequently Asked Questions

## FAQs

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### Q. What is Flushing Bank doing to help prevent the spread of COVID-19?

A. At Flushing Bank, we are taking the necessary steps to prevent the spread of the COVID-19 virus. As such we are following the health and hygiene guidelines recommended by the Centers for Disease Control and Prevention (CDC) and are advising our employees to do the same.

### Q. Is it safe to visit a Flushing Bank branch?

A. The safety and well-being of our customers and employees is our priority. To help prevent the spread of COVID-19 we are deep cleaning our branches and regularly sanitizing our ATM screens, keypads and other high-usage areas. We have also made cleaning supplies and other disinfectants available at our branches. All branch employees and visitors are required to wear a mask when entering and while within the branch.

### Q. Will Flushing Bank be closing branches?

A. We are temporarily closing some of our branches as a precautionary measure to minimize exposure and maximize social distancing while ensuring adequate coverage to service our customers.

### Q. If a Flushing Bank branch is temporarily closed, how can I take care of my banking needs?

- A. We are encouraging our customers to utilize our digital banking platforms as follows:
- Flushing Bank Online Banking — It only takes a couple of minutes to sign up for Flushing Bank's free Online Banking service. If you're not already registered, visit [www.FlushingBank.com](http://www.FlushingBank.com) to sign up. After you sign up, you will be able to check your balance, pay bills, and make transfers from the convenience and security of your home.
  - Flushing Bank Mobile Banking — Fast, secure and free, you can bank at home or on the go with the Flushing Bank Mobile Banking app for your smartphone (Android and iOS). Download the app that works with your device and get all the same tools and functionality as Flushing Bank Online Banking. Plus, you can use your smartphone to deposit checks with Flushing Bank's Mobile Check Deposit. Flushing Bank Mobile Banking and Mobile Check Deposit are available to all registered Flushing Bank online banking users.

If you do need to visit a branch, Flushing Bank ATMs are available 24 hours a day. With our ATMs, you can also chat live with a Flushing Bank Video Banker from 7 a.m. to 11 p.m. daily.

### Q. Will COVID-19 affect customer service available through the Customer Service Solutions Center?

A. At this time, our Customer Service Solutions Center is experiencing high call volumes resulting in longer wait times. Please visit [www.FlushingBank.com](http://www.FlushingBank.com) for up-to-date information and developments.

### Q. Where can I learn more about COVID-19?

B. For information about COVID-19 you can visit the U.S Centers for Disease Control and Prevention at [www.CDC.gov](http://www.CDC.gov) and the **World Health Organization** at [www.WHO.int](http://www.WHO.int).

### Q. Is there anything else I should be aware of?

C. Yes, beware of scams. Skilled fraudsters and identity thieves are constantly creating new scams, especially in times of uncertainty like we are experiencing now. Their main objective is to convince you to share personal financial information, account and social security numbers, user IDs, and passwords. Be alert and cautious of suspicious email and text messages. Do not respond, click on links, or open attachments from unsolicited emails. To learn more about identity theft and how to deter, detect, and defend against it, visit [www.FlushingBank.com](http://www.FlushingBank.com) or go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

### Q. Am I eligible for an "economic impact payment" and when will my payment arrive?

- A. Contact the IRS.
- The IRS Economic Impact Payment Information Center website has detailed information on eligibility, requesting, calculating and receiving payments.
  - The IRS Get my Payment website can provide you information about the status of your payment, payment type (direct deposit or paper check) and how to set up a direct deposit if available.

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## **Q. Is my payment in my account?**

A. Check account without leaving home.

If you're receiving your payment through direct deposit:

- Monitor your account and take care of everyday banking needs using our Mobile Banking app<sup>1</sup> or in Online Banking.
- The description of the deposit in your account will include the word "IRS." Keep in mind, the IRS is using the same description for both the stimulus payment and income tax refund.

If you're receiving your payment through paper check:

- Download the Flushing Bank Mobile app and you can use Mobile Check Deposit to deposit a paper check, using your phone, just point and click it's that easy.
- Visit our website to find your nearest Flushing Bank ATM location.
- If you visit a Flushing Bank branch, we request that you follow guidelines from the Centers for Disease Control & Prevention, including social distancing and covering your mouth and nose.

## **Q. How can I access and use my funds quickly?**

A. Use your debit card to pay and get cash.

- Use your debit card to make purchases and withdraw cash from one of our ATMs.
- You can check your balance, send money to friends and family, and pay bills using our Mobile app.

## **Q. I have questions about the amount of my payment. Who can help me?**

A. Visit the IRS website for information regarding eligibility, requesting, calculating and receiving payments.

- You can check status of your payment, payment type (direct deposit or paper check) and how to set up a direct deposit if available at the IRS Get my Payment website.
- Our financial center and contact center associates will not have information on Economic Impact Payment eligibility, timing or distribution. These payments are decided and distributed solely by the IRS.

## **Q. What can I do to help protect against fraud?**

A. Take these steps.

- Check the IRS website for information about your payment status and account information.
- Make sure your contact information is accurate in your account.
- Set up security and account alerts.
- Remember, if we need to reach out to you, we'll NEVER ask for personal or financial information or an access code through email, text, or unsolicited calls.
- Visit the Federal Trade Commission's Coronavirus Scam Tips for tips on how to recognize potential scams and learn more about how to keep your accounts secure.