

Frequently Asked Questions for PFSB Customers Impacted by Coronavirus (COVID-19)

I just saw that we are under a shelter-in-place order. Will Piedmont Federal be open?

Piedmont Federal remains open even during a shelter-in-place or stay home order. As a bank, Piedmont Federal is considered a critical industry and remains open to serve customers. Thank you for your patience as wait times at our drive-thrus have increased due to greater volume and several teammates being assigned to other locations to assist customers

How can I get access to my cash if the bank goes to reduced hours or closes?

You can access cash from your Piedmont Federal checking or savings accounts by using any ATM in the world for free. Piedmont Federal reimburses all transaction fees. You may also use drive thru service at the following Forsyth County locations: Stratford, Peace Haven, Hanes Mill, Southpark, Clemmons and Kernersville. Our Boone and North Wilkesboro locations offer drive thru service as well.

Will Piedmont Federal have enough cash during this pandemic? Should I withdraw a large sum of cash in case there is a shortage in the future?

The Federal Reserve System has and will continue to meet the currency needs of all customers. Sufficient resources are available to handle our customers' needs. Keep in mind that the safest place for your money is inside an FDIC-insured bank, like Piedmont Federal. Please conduct all transactions as you normally would. Your credit and debit card and other payment systems will operate as normal.

Is my money still insured in light of this crisis?

Yes. Deposits with Piedmont Federal are FDIC-insured and will continue to be protected up to at least \$250,000 as they are now.

How can I contact you with questions about my account?

You may call our main phone number of 336-770-1000 or contact your local branch directly.

I have a question about making my loan payment. Who do I contact?

Please call 336-770-1015 and speak with our Loan Servicing teammates. They will be able to assist you.

My income has been reduced suddenly as a result of the coronavirus. Who can I contact for assistance with financial relief?

We can offer several options to help you. Please call 336-770-1015 and speak with our Loan Servicing teammates.

How can I find updates on your hours of operation or service changes during this pandemic?

Visit piedmontfederal.bank or call 336-770-1000. We post frequent updates by date on our website and our staff can update you over the phone as well.

I would like to send money to a relative or friend impacted by COVID-19. How do I transfer money?

You may use your online banking account to transfer funds within and outside Piedmont Federal. You may also use Zelle to transfer funds to individuals in the United States. If you wish to wire funds, please call 336-770-1000 or your local branch.

How can I protect my personal and financial information from fraud or scams?

Protect your personal and financial information. Some people may take advantage of COVID-19 by using fraudulent websites, phone calls, emails and text messages by claiming to offer help but may be trying to trick you into providing your social security, account and other personal information. Do not divulge your personal information over the phone unless you initiated the conversation with the other party and you know that it is a reputable institution. Be on guard against imposters who claim to be government employees and ask for your personal financial information. Reject offers to cash a check for someone in exchange for a fee, as it may turn out the check was fraudulent.

For a comprehensive guide to protecting your personal and financial information, visit our [security center](#).

There are unauthorized charges on my debit/credit card. What should I do?

Please contact us immediately if you believe your accounts or cards have been compromised. Call 800-472-3272 for debit card fraud and 800-883-0131 for credit card fraud. Have your account information and details about the transactions when you call.