

Updated September 21, 2020 at 7:43 am

Our lobbies are now open. For the safety and health of our staff, members and community, we will have some restrictions and requirements to be served in our lobbies. [Learn more](#)

To be served in our lobbies, facial coverings will be required. Facial shields **will not** be allowed unless you wear a mask under the shield. We may ask you to remove before we can serve you to properly identify you but we will ask you to keep your covering on as you conduct business with us. You will notice our staff will be wearing masks as well.

We will also take your temperature for lobby services. If you have a temperature of 100.4 or higher, we will ask that you use our drive thru or online banking services. For members who do not feel comfortable with wearing a mask or having their temperature taken, we will continue to offer expanded drive thru services. Should you need a special service or transaction, we will attempt to accommodate.

To promote social distancing, we will be limiting the total number of members allowed inside at any one time. Appointments are encouraged and highly recommended. Schedule your in-person or phone appointment [here](#). We may ask you to wait in your car until we are able to accommodate serving you inside our lobby. We will call or text you when we are able to serve you inside. We are asking our members to take all necessary precautions to protect themselves and others around them.

**We're here to continue to serve you! Here's how:**

[In branch \*Expand\*](#)

Access to your safe deposit box, notary services, loan closing, new accounts or more complex transactions will be available in the branch by appointment only. To schedule your appointment, [click here](#)

For members who do not feel comfortable with wearing a mask or having their temperature taken we will continue to offer expanded drive thru services.

[Drive thru \*Expand\*](#)

Our drive thru services will be expanded. Additional services will include cashier's checks, money orders [*where applicable*], instant issue replacement debit cards and more. Our Charleston Mill location will remain drive-thru only and open until 5:00 pm Monday-Friday only. Limited lobby services will be available by appointment only.

### [By phone \*Expand\*](#)

Contact 800.255.1513 to use your Personal Access Line (PAL) or to speak with a Contact Center Agent. We can assist you with wires, account issues, questions or maintenance. You can also apply for a loan.

### [Online/Mobile Banking \*Expand\*](#)

Our Online/Mobile banking offer banking anytime and anywhere with on-demand access! You can transfer funds, pay bills, deposit a check and maintain your account activity and balances. And much, much more! Not registered? [Register here](#).

### [Lifeline Program \*Expand\*](#)

CPM has several special offers for those affected by COVID-19. Grab a lifeline - we are here to help! [\*\*Learn more\*\*](#) about our Lifeline Program.

### [Shared Branching \*Expand\*](#)

We will temporarily allow Shared Branching transactions in our drive thru. Proper identification and account information is required, or we may decline service. Further instruction will be at each branch.

### [Contact Us \*Expand\*](#)

More Questions? We are here for you! Call 800.255.1513 or email [contactus@cpmfed.com](mailto:contactus@cpmfed.com)

### [ATM Locations \*Expand\*](#)

We have over 62,000 fee free ATMs available. [\*\*Click here\*\*](#) to find the nearest ATM!

CPM offers a unique advantage by employing a robust work from home program for staff should closures need to occur. This program allows us to continue to offer and complete important daily functions such as ACH posting for payroll or preauthorized transactions, check clearing and other key functions.

## **2020 Stimulus Package**

### [\*\*Stimulus Check \*Expand\*\*\*](#)

*\*\*We provide this information for education and know some of the scope of the Stimulus Package. You should complete your own research, and/or consult your own tax or financial professionals, and/or contact your student loan servicer, as appropriate.*

The IRS will use your 2019 tax return to determine the amount of your payment. If you have not filed your taxes for 2019 yet, the IRS will use your 2018 tax return to determine your payment amount. If you have not filed your 2018 taxes, it's recommended you do so as soon as possible.

If you have direct deposit set up with the IRS, your payment will be sent directly to your account. If you do not, a check will be mailed to you or you may receive a debit card with your funds from Money Network Cardholder Service. To find out more about stimulus debit card [click here](#)

To find out how to update your direct deposit information or to update your address, [click here for the IRS website](#). For your reference, our routing number is 253279536. If you would like to have your check deposited into your CPM Checking Account, you will need your MICR Account Number. You can find your **MICR Account Number for your checking account** by accessing CPM Online Banking or CPM Mobile Banking. Simply select the checking account you wish to use and access **Account Details**.

To learn if and how much you may qualify for [click here](#)

**Use your Stimulus Check wisely. [Click here](#) for some tips.**

### **[Student Loans](#) *Expand***

*\*\*We provide this information for education and know some of the scope of the Stimulus Package. You should complete your own research, and/or consult your own tax or financial professionals, and/or contact your student loan servicer, as appropriate.*

The stimulus package will allow for an automatic payment suspension for any student loan held by the federal government for six (6) months. This means no payments will be due until September 30, 2020. During this six (6) month period there shall not be NO Interest accrued on any federal student loans. To learn more [click here](#) or access a quick informational video [here](#)

### **[Small Business](#) *Expand***

CPM is not an approved SBA lender nor do we offer business services. If you need

assistance with Payment Protection Program or other relief offerings provided by the CARES Act click [here](#)

### **[Retirement Accounts](#) *Expand***

*\*\*We provide this information for education and know some of the scope of the Stimulus Package. You should complete your own research, and/or consult your own tax or financial professionals, and/or contact your student loan servicer, as appropriate.*

The stimulus package will suspend some rules on retirement accounts:

- Required minimum distributions have been suspended for 2020
- You can withdraw up to \$100,000 in 2020 without the usual 10 percent penalty, as long as it's related to COVID-19. You will also be able to spread out any income taxes that you owe over three years from the date you took the distribution. You could put the money back into the account before those three years are up, even though the rules may normally keep you from making a contribution that large.
- You can borrow more from your 401-K or other employment retirement plan. For 180 days after the law passes, with certification that you've been affected by the pandemic, you'll be able to take out a loan of up to \$100,000. Under normal circumstances you can allow borrow half your balance, but that rule is suspended. If you already have a loan and were supposed to finish repaying it before Dec. 31, you get an extra year.

These exceptions apply only to coronavirus-related transactions or withdrawals. You qualify if you tested positive, a spouse or dependent did or you experienced a variety of other negative economic consequences related to the pandemic. We highly recommend you consult your tax professional or employer as it may relate to the above.

### **[Unemployment](#) *Expand***

Unemployment benefits are widely expanded under the CARES Act and will differ by state. Expanded benefits are expected to end July 31<sup>st</sup> and possibly earlier in some states, including South Carolina. To learn more about the benefits and eligibility for South Carolina, visit the South Carolina Department of Employment and Workforce [here](#)

### **[Mortgage Relief](#) *Expand***

A new federal law, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, offers protections for homeowners . If you have your mortgage with CPM we are ready to help

you. That includes any mortgage where you get a statement from CPM or from TruHome on behalf of CPM. Learn more about our relief options [here](#)

## **What can you do?**

### **[Stay Healthy](#) *Expand***

- Wash hands using warm water and antibacterial soap for at least 20 seconds.
- Stay home if you are sick and refrain from attending public events or places
- Practice social distancing when when in social settings
- Cover your cough or sneeze
- Wear protective facial coverings while in public

**[Resources](#) *Expand*** Check out the latest on COVID-19:

**[Click here](#)** for info on COVID-19 in South Carolina

**[Click here](#)** for general information on COVID-19

### **[Avoid Scams](#) *Expand***

Be aware! Be educated! Be safe! Fraudsters do not take a break especially during times like these. Do not click on any links unless you know for sure where it originated. Also **!!!!NOTE!!!!** CPM, the IRS or other agencies **will not** call you requesting personal or account information. Find out more at the Federal Trade Commission website - [ftc.gov](http://ftc.gov). or **[click here](#)**

Learn more about scams and how to avoid them [here](#)

### **[IRS](#) *Expand***

It's official! The deadline to file your taxes is July 15<sup>th</sup>. For more information on the final tax deadline and Government Stimulus Packages, go to [irs.gov](http://irs.gov) or **[click here](#)**

## **Things you may need to know...**

CPM Routing #**253279536**