



African American Chamber

Greater Cincinnati | Northern Kentucky

CRISIS MEMBER RESOURCE GUIDE

This guide is designed to provide a variety of resources for our members during this time of public health crisis. We have included a variety of resources including, but not limited to, SBA Economic Disaster Loans, Technology, Mental Health, and Dementia resources. We will add to this resource guide as other resources become available and as our members inform us of additional needs.

Subscribe to the African American Chamber Youtube Channel for Brief and Helpful Videos:

<https://www.youtube.com/channel/UCPVtbb1QTJtheKX-jJ-x7Qw>

An additional one stop resource for COVID-19 is available through the following website:

[COVID-19 COMMUNITY RESOURCES WEBSITE](https://covid19communityresources.com/)

<https://covid19communityresources.com/>

The COVID -19 Community Resources website is a collaboration between the African American Chamber of Commerce, Closing the Health Gap, the NAACP, the National Urban League, the NAACP, and Cincinnati Councilmember Jan-Michele Lemon Kearney.

FOR THE LATEST STATE of OHIO COVID-19 UPDATES:

<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/>

Small Business Administration's (SBA) Economic Injury Disaster Loan Program

Ohio small businesses and nonprofits are now eligible to apply for up to a \$2 million, low-interest loan through the SBA. Apply online at <https://www.sba.gov/funding-programs/disaster-assistance>, which is recommended, or call (800) 659-2955 to have an application mailed to you.

Liquor buyback

The Ohio Department of Commerce will immediately begin offering a liquor buyback option to support bars and restaurants. This is intended to aid those establishments that have stocked up on high proof liquor, but now are facing closure to in-house patrons. Bars and restaurants can return unopened, high proof liquor products (obtained within the past 30 days) to the agency where they purchased the product. This opportunity is also extended to those with temporary (F2) permits for events scheduled between March 12 and April 6, 2020. Questions about this program should be directed to the Liquor Enterprise Service Center at 1-877-812-0013 or OhioLiquorInfo@Com.Ohio.gov.

Publicly-Funded Daycares

This information has been changing daily. Please use the link below for the latest information about publicly-funded daycares.

<http://ifs.ohio.gov/cdc/docs/provider-communication-03-24-2020-final.pdf>

The Ohio Department of Transportation (ODOT)

The Ohio Department of Transportation (ODOT) is modifying the process for haulers carrying heavy loads of essential goods. Generally, Ohio requires haulers with loads classified as "oversized" to seek advanced permission from ODOT before they are legally allowed to travel in the state. Haulers carrying these essential goods can download and print the permit at transportation.ohio.gov.

State of Ohio Healthcare and Workers' Compensation Guidance:**Ohio's Bureau of Workers' Compensation (BWC)**

Ohio's Bureau of Workers' Compensation (BWC) system is the exclusive provider of workers' compensation insurance in Ohio and serves 249,000 public and private employers. To help businesses facing difficulties due to the COVID-19 pandemic, the Ohio BWC is announcing the deferment of insurance premium installment payments for March, April and May until June 1, 2020. For more information, visit bwc.ohio.gov.

Grace Period for Health Insurance Premiums

All health insurers are required to provide the option of deferring premium payments, interest free, for up to 60 calendar days from each original premium due date. This means that employers can defer their premium payments up to two months, giving them some relief on costs, while keeping their employees insured.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf>

COVID-19 COMMUNITY RESOURCES WEBSITE

<https://covid19communityresources.com/>

COVID-19 Cell Phone Service Provider Guidance:

Some providers are giving 30-60 days of free cell service for customers economically impacted by the pandemic. In most cases, you must contact your service provider to ask for the free month or two of free service they are providing. Several are also providing free WiFi for those who have K-12 and college students in their household and may not currently have WiFi service.

AT&T: The cable, phone and media giant is suspending the termination of wireless, home phone or broadband service when customers can't pay their bills because of coronavirus disruptions. The company is also waiving related late fees. Like Comcast, AT&T is also providing free access to its public WiFi hot spots. The company also said its consumer home internet wireline customers and fixed wireless internet customers would receive unlimited data.

Charter Communications: The telecommunications company is providing free Spectrum broadband and Wi-Fi internet for the next 60 days to households with K-12 students or college students who don't already have a subscription. Like Comcast and AT&T, it's also offering its Wi-Fi hot spots for free to the public.

Verizon: Verizon said it is waiving late fees and suspending service termination for customers "negatively impacted by the global crisis."

T-Mobile: The mobile phone service provider is providing unlimited data to all current customers who have plans with data for the next 60 days. It will also provide additional data to mobile hotspot users.

COVID-19 Utility Provider Guidance:

Duke Energy: Duke Energy will not disconnect any customer's service for nonpayment, in order to give customers experiencing financial hardship extra time to make payments. The company will continue to read meters and send bills. Customers should pay what they can to avoid building up a large balance that will be harder to pay off later.

COVID-19 Financial Institution Guidance:

BB&T Bank – A TRUIST Bank Holding Company

We're here to help

Truist is offering relief measures, allowing greater access to capital for borrowers and empowering our teammates to support clients affected by the COVID-19 pandemic. The relief measures include:

Providing payment relief assistance for clients with mortgage loans, consumer loans, personal credit cards, business credit cards and business loans.

Temporarily waiving ATM surcharge fees to help consumers and businesses access cash with greater confidence

Providing 5% cashback when BB&T and SunTrust consumer credit card holders use their credit card for qualifying purchases at grocery stores and pharmacies through April 15, 2020

We'll also continue to actively support the cash flow needs for our retail and business clients who are affected by the COVID-19 pandemic through a number of lending programs. Our branch bankers, relationship managers and contact center teammates are committed to working with you to reduce financial stress during this challenging and uncertain time.

Heritage BB&T clients, please contact [800-226-5228](tel:800-226-5228).

Heritage SunTrust clients, please contact [877-820-2103](tel:877-820-2103).

Beware of scams during this challenging time. Cybercriminals are hard at work exploiting our natural anxiety. Look out for suspicious emails and text messages that may impersonate a company, charity, or government agency. The intent is to convince you to share sensitive information such as your name, password, personal identification number (PIN) or other account information. We'll never reach out to clients through phone or email to ask for confidential information.

Fifth Third Bank Announces Additional Hardship Relief Immediately Available

3/18/2020

CINCINNATI—Fifth Third Bank, National Association, today provided additional detail on immediate steps it is taking to help customers impacted by the coronavirus, augmenting its prior announcement last week to include new customer-centric provisions.

Fifth Third is offering the following programs for our consumer and business customers facing financial hardship related to COVID-19. To participate in the programs, customers will need to contact Fifth Third.

- **Vehicle Payment Waiver Program:** Payment waived for up to 90 days and no late fees during the waiver period.
- **Consumer Credit Card Payment Waiver:** We are offering to waive the monthly payment requirement on Consumer Credit Cards (Trio, Truly Simple, Platinum, Secured, World Elite) for up to 90 days with no late fees.
- **Mortgage and Home Equity Program:** 90-day payment forbearance with no late fees.
- **Small Business Payment Waiver Program:** We are offering a payment waiver program for up to 90 days, no late fees and a range of loan modification options. We are waiving all note processing fees for new Fifth Third Fast Capital loans for six months.
- **Fee Waiver Program:** Fee waivers for up to 90 days for a range of consumer and small business deposit products and services.
- **Vehicle loans:** Suspension of initiating any new repossession actions on vehicles for the next 60 days.
- **Foreclosures:** Suspension of all foreclosure activity on homes for the next 60 days.

Customers should call Fifth Third to participate in these relief efforts. In addition, customers are reminded that interest will accrue during the 90-day no-payment period for each of the waiver programs.

Representatives are available at [800-972-3030](tel:800-972-3030) Monday through Saturday. For Business Banking service, please call [877-534-2264](tel:877-534-2264) or email bbsupport@53.com. Due to high demand, call wait times may be longer than normal and Fifth Third thanks customers for their patience as we navigate this situation together.

Huntington Announces Immediate Financial Relief Measures for Customers Affected by Coronavirus



Huntington Bancshares Incorporated

March 18, 2020

Customers may contact Huntington at 1-800-480-BANK (2265) to speak with a customer service representative about products or programs that are available. Information about additional services is available at <https://www.huntington.com/coronavirus>

Huntington is offering the following programs to consumers and businesses, effective immediately:

- **Consumer Payment Deferral Program:** For consumers facing a financial hardship related to family sickness or workplace closures due to COVID-19, Huntington will offer a payment deferral for up to 90 days with no credit bureau impact.
- **Small Business Payment Deferral Program:** For small businesses experiencing financial hardship related to family sickness or workplace closures due to COVID-19, Huntington will offer a payment deferral for up to 90 days with no credit bureau impact.
- **Small Business Economic Injury Disaster:** Huntington is working directly with governors' offices to facilitate a disaster declaration from the Small Business Administration for businesses to be eligible for Economic Injury Disaster Program loans. Please visit <https://www.huntington.com/coronavirus> to learn more about additional resources and state information.
- **Late Fees on Consumer Loan Suspension Program:** Huntington has suspended late fees on consumer loan payments. This suspension is effective through the end of March 2020, and we will continue to evaluate considerations to extend this program.

- **Late Fees on Business Banking Loan Suspension Program:** Huntington has suspended late fees on business loan payments. This suspension is effective through the end of March 2020, and we will continue to evaluate considerations to extend this program
- **Repossession Halt Program:** Huntington has suspended initiating new repossession actions for vehicles, RVs, or marine craft. This suspension is effective through the end of March 2020, and we will continue to evaluate considerations to extend this program.
- **Suspension of Foreclosure Program:** Huntington has suspended initiating any new residential property foreclosure actions unless required by federal or government agencies. This suspension is effective through the end of March 2020, and we will continue to evaluate considerations to extend this program.

Additionally, Huntington has existing programs in place to help consumers navigate financial uncertainty:

- **Homeowner Payment Help:** Huntington can help customers having difficulty making mortgage loan payments. For more information, consumers can go to: <https://www.huntington.com/Personal/mortgage-education-tools/payment-help>
- **Auto Loan Payment Assistance:** Huntington can help customers having difficulty making auto loan payments. Customers may contact the Installment Loan Customer Service Department at (800) 445-8460, from 8 a.m. to 6 p.m. Eastern Time Monday through Friday.

For Small Business Owners:

- **Small Business Payment Deferral Program** – If your small business is experiencing a hardship related to family sickness or workplace closures due to COVID-19 and you contact Huntington, we will offer a payment deferral for up to 90-days with no credit bureau impact. Please contact your business banker or the Business Customer Phone Bank [\(800\) 480-2001](tel:8004802001) Monday through Friday 7:30 a.m. to 7:00 p.m. and Saturdays 8:00 a.m. to 5:00 p.m. ET.

- **Credit Card Payment Assistance** – Contact the Business Credit Card Customer Assistance Team at [\(888\) 696-9982](tel:8886969982)
- **Late Fees on Banking Business Loan Suspension Program** – Beginning in March 2020, Huntington will suspend charging late fees on business loan payments. This suspension is effective through the end of March 2020 and we will continue to evaluate with considerations to extend this program.
- **Small Business Economic Injury Disaster** – We are working directly with the Governor's offices to facilitate a disaster declaration from the SBA for businesses to be eligible for Economic Injury Disaster loans.

first[®]

first financial bank

First Financial Bank Coronavirus Hardship Relief Program

We are here to help! If you are in a hardship situation, you can reach your First Financial Bank representative in one of the following ways:

Call your First Financial banker at your local banking center. [Click here](#) for a list of our banking center locations and phone numbers.

Reach out via our dedicated COVID-19 hotline – 844-897-9563. This line is open 8:00 AM EST to 8:00 PM EST Monday through Friday and 8:00 AM EST to 5 PM EST Saturday.

Complete the COVID-19 Hardship form on the right. An associate will contact you to discuss your options.

We are working tirelessly for and with our clients. Thank you for your patience as our call volumes have increased. You are our priority and we look forward to the opportunity to connect.

STOCKYARDS BANK & TRUST

UPDATE: MARCH 20, 2020

Dear Valued Customer,

As all of us continue to navigate through the changes COVID-19 has caused to just about every area of our lives, we know that you and our community are counting on us. Stock Yards Bank & Trust has been here for over 115 years and rest assured - we'll continue to be here for you.

Need Help?

We will work with you if you are experiencing financial difficulty due to the impact of the coronavirus pandemic. Should you encounter hardship, listed below is contact information for you to request help:

Support For Business/Commercial Loan Customers

Please contact your Relationship Manager to request payment deferrals or to discuss your options based on your needs.

Support for Mortgage and Consumer Customers

Call us at **(855) 324-3506** to request payment deferrals and to discuss options available to you.

Stay Safe and Connected

All of our branch drive-thrus are open normal business hours to service your needs. Also, utilize our other free, self-service tools such as our ATM's/ITM's, online banking, mobile banking and Bill Pay. These services allow you to check balances, view transactions, make payments, find an ATM, ITM and more. It's fast, easy and allows you to bank from the safety of your phone or home computer. For more information on these services, please visit [**www.syb.com**](http://www.syb.com).

We will continue to keep you updated with any new information related to COVID-19. We are here for you and we want to help you in any way we can. Please contact us at (800) 625-9066 and [**onlinecustomerservice@syb.com**](mailto:onlinecustomerservice@syb.com).

James A. (Ja) Hillebrand

Chief Executive Officer

Technology – Meetings and Team Resources

- Monday.com - <https://monday.com/pricing/>
 - Monday.com is a work operating system that enables organizations to build custom workflow apps in a code-free environment - to run projects, processes and everyday work. As of 2020, the company serves 100,000 organizations from around 200 vertical markets, including many non-technical organizations. Monday.com has multiple pricing options but there is an option to try the app for free.
 - The AACC has been using Monday for about four months.

- Asana - <https://asana.com/pricing>
 - Asana is a web and mobile application designed to help teams organize, track, and manage their work. Forrester, Inc. reports that “Asana simplifies team-based work management.” Asana has several pricing options but there is an option to try the service for free.

- Slack - <https://slack.com/pricing>
 - Slack is essentially a chat room for your whole company, designed to replace email as your primary method of communication and sharing. Its workspaces allow you to organize communications by channels for group discussions and allows for private messages to share information, files, and more all in one place.
 - The AACC has been using SLACK for our team for about four months.

- Zoom - <https://zoom.us/pricing>
 - Zoom is a video conferencing collaboration tool that allows for virtual meetings and conferencing. The link above will directly link to Zoom’s pricing. They have a plan that allows up to 40 minutes of conferencing for free. Additional plans are available for a fee.
 - The AACC has been using this technology to provide programs while working remotely.

Should you have any questions about the technology tools we are using at the AACC, please do not hesitate to reach out to Jourdan Ivory, jourdan@african-americanchamber.com.

Job Opportunities

Should you or anyone you know have interest in current job opportunities, several companies are actively hiring. The link to the job postings for each company is as follows:

Amazon has job opportunities in a variety of disciplines. Follow the link below:

<https://www.amazon.jobs/en/>

CVS Pharmacy is hiring. Job opportunities can be accessed through the CVS Pharmacy link below:

<https://jobs.cvshealth.com/?prefilters=none&CloudSearchLocation=none&CloudSearchValue=none>

Kroger is headquartered in Cincinnati and is hiring. Job opportunities can be accessed through the Kroger jobs link below:

<https://jobs.kroger.com/>

Support Organizations

National Institute of Mental Health (NIMH) – Coping With COVID-19 Stress Anxiety and Fear

NIMH offers expert-reviewed information on mental disorders and a range of topics.

<https://www.nimh.nih.gov/about/director/messages/2020/coping-with-coronavirus-managing-stress-fear-and-anxiety.shtml>

NIMH – For immediate help for Mental Health Crisis:

<https://www.nimh.nih.gov/health/find-help/index.shtml>

State of Ohio – Coping with Coronavirus Anxiety

<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/Coping-with-COVID-19-Anxiety/>

The Central Community Health Board of Hamilton County, Inc.

<http://cchbinc.com/about/>

(CCHB) is a private, non-profit comprehensive community-based, non-profit behavioral health organization that provides mental health and chemical dependency treatment and HIV prevention services to the citizens of the Greater Cincinnati/Hamilton County, Ohio.

Alzheimer's Association - www.alz.org/

Since 1983, the Alzheimer's Association of Greater Cincinnati has served individuals affected by Alzheimer's disease and related dementia, their families and caregivers in 37 counties in Southern Ohio, Northern Kentucky and Southeastern Indiana. Association programs are provided free of charge.

The Alzheimer's Association has online programming to replace what would have taken place had it not been for the pandemic we are experiencing. If you know someone suffering from Alzheimer's and you need educational resources and information, access the Alzheimer's Association website using the link above.

The Alzheimer's Association is also hosting an African American Alzheimer's Forum on June 27, 2020 (date may be subject to change depending upon pandemic progress).

