USAA RESPONSE TO COVID-19



IMPORTANT

INFORMATION



• Returning \$800M in dividends to members with auto insurance policies.

- USAA returned \$520M to auto policy holders in late April, and will return \$280M more in late May.

- USAA is covering personal vehicle use for things like delivery usage for their employer due to business disruption.*
- Special payment arrangements on auto and property insurance premiums and waived late fees.
- Special payment arrangements on life and health insurance policies.
- Waived and/or reimbursed deductibles or co-payments for coronavirus-related testing for members who have USAA Medicare supplement plans.
- Issuing a 90-day temporary credit on active accounts with negative balances to ensure the member receives access to the full amount of their stimulus payment.
- Special mortgage and home equity line of credit payment assistance.
- Waived limit and fees on transfers and withdrawals from savings accounts.
- · Special programs for consumer loans and credit cards.
 - 90-day credit card payment deferral.
 - 90-day consumer loan payment extension.
 - 90-day Non-Sufficient Funds fee waiver.
- 50% off fees for some USAA Managed Portfolios.
- · Wide range of digital and mobile solutions.



Community Investment

- USAA employees can order pre-packaged meals and food supplies for weekday pickup.
- In addition to USAA's generous time-off policy which allows full-time employees to earn up to 32 days of paid time off per year, we also are offering an additional 3 weeks of emergency pay for employees to use if they are unable to work due to a COVID-19 related illness or need.
- Implemented social distancing protocols, closed onsite fitness centers, café dining areas and café self-service lines. Onsite medical clinics remain open.
- Restricted all international and domestic business travel.
- Increased touch-surface cleaning measures in all facilities.
- Temporarily closed financial centers and the Bank lobby in San Antonio until further notice.
- USAA medical plan participants who use network providers will not have to pay any out-of-pocket expenses for testing, diagnosis and prescribed medication for COVID-19. Deductibles and coinsurance will be waived for COVID-19 doctor visits and treatments. Expanded and free telemedicine services.
- USAA and The USAA Foundation, Inc. committed more than \$10.7 million to nonprofits across the country responding to the coronavirus pandemic by donating to Military-focused nonprofits and nonprofits in USAA campus communities- San Antonio, Tampa, Phoenix, Colorado Springs, Chesapeake and Dallas/Ft. Worth.
- USAA has created employee and member giving opportunities to donate within their communities for COVID-19 related causes. Together with USAA, employees have donated \$1.5 million to COVID-19 related causes.

For more information: www.usaa.com/coronavirus

Consumer Groups Praise USAA for Member Relief Efforts:

Consumer Federation of America ("CFA") and the Center for Economic Justice ("CEJ") applauded USAA for actions to provide ongoing auto insurance premium relief in the face of fewer cars on the road, fewer miles driven, and fewer car crashes resulting from changes in driving due to COVID-19.

<u>Allstate and USAA Show How Insurers Should Provide Ongoing COVID-19 Premium Relief</u> – Consumer Federation of America

Return to Office Plan:

- Extended work-from-home guidelines to **Sept. 1**.
- Developed a volunteer-based pilot program that will consist of nearly 1000 employees across four campuses (San Antonio, Phoenix, Colorado Springs and Tampa).
- The program starts June 15 and includes the campuses in San Antonio, Phoenix, Colorado Springs and Tampa.
- USAA campuses remain at 6% occupancy.

