

Business Resources

NorthWestern Energy

Contact Center	www.northwesternenergy.com	1-888-467-2669
Energy Savings Tips	http://www.northwesternenergy.com/save-energy-money/energy-efficiency	
Safety	http://www.northwesternenergy.com/safety/covid-19	

We are ready to answer questions about your energy service and are here to help if you are having difficulty paying your bill. Customers can call 888-467-2669 to speak with a Customer Service Representative. We are here for you and encourage you to reach out early so we can work on solutions together.

Residential energy bills will likely be higher than expected for many who are spending their days at home, rather than at work or school. Customer Service Representatives can provide contact information for programs such as the Low Income Energy Assistance Program and Energy Share.

NorthWestern Energy voluntarily suspended service disconnections for non-payment to help customers who may be financially impacted as the result of this outbreak. This suspension will apply primarily to residential customers and will remain in effect until further notice.

Coronavirus Scams - Unfortunately, utilities have seen a rise in phishing attempts and scams related to the coronavirus. If in doubt, hang up the phone, close the door or delete the email and call our Customer Service line to check the status of your account.

For the well-being of our customers

To help customers stay safe and practice social distancing, our customer walk in offices are closed. We're encouraging use of our self-service payment options, including:

- Pay online or by phone on our automated system
- Need help? Our team is prepared to work with you to set up a payment plan

Links to Further Information

State of Montana

Montana COVID-19 Hotline:	COVID19info@mt.gov	1-888-333-0461
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State public health officials will respond to phone inquiries from 8-5 Monday through Friday, and can also visit covid19.mt.gov to receive regularly updated information on COVID-19.

DPHHS Coronavirus Information & Resources

<https://dphhs.mt.gov/publichealth/cdepi/diseases/coronavirusmt>

Department of Commerce <https://marketmt.com/News/responding-to-novel-coronavirus-covid-19>

Disaster and Emergency Services <http://readyandsafe.mt.gov/> 406-324-4777

Department of Labor and Industry <http://www.dli.mt.gov/> 406-444-2840
<https://montanaworks.gov/>

Unemployment Insurance Program <http://uid.dli.mt.gov> 406-444-2545

Governor Steve Bullock www.governor.mt.gov

Caution, Malware in Coronavirus Related Emails

https://blog.malwarebytes.com/social-engineering/2020/02/battling-online-coronavirus-scams-with-facts/?fbclid=IwAR10focBi49Xt7cqWT7mdJBmk02lwfCCK7SGNiwxu3jpd_vGXNDinh7ojSQ

Federal Resources

U.S. Senator Steve Daines	www.Daines.senate.gov
U.S. Senator Jon Tester	www.Tester.senate.gov
U.S. Representative Greg Gianforte	www.gianforte.house.gov
CDC -	CDC.gov https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F CDC App - https://www.cdc.gov/mobile/applications/cdcgeneral/promos/cdcmobileapp.html
World Health Organization -	WHO.int
Main Street America -	www.mainstreet.org/covid19resources
SBDC -	https://americassbdc.org/coronavirus-information/
US Chamber of Commerce -	https://www.uschamber.com/coronavirus
Travel -	Coronavirus Disease 2019 Information for Travel
Poster for offices -	What you need to know about coronavirus disease 2019 (COVID-19) poster
Coronavirus Symptoms -	Symptoms of COVID-19 poster

Basic Recommended Hygiene Measures

- Covering your coughs and sneezes with a tissue or into your sleeve, and then throwing the tissue in the trash
- Washing your hands often with soap and water for 20 seconds, especially after going to the bathroom or before eating. If soap and water are not readily available, use an alcohol-based hand sanitizer that contains at least 60% alcohol
- Avoid touching your face – especially your eyes, nose and mouth with unwashed hands
- Stay home if you have cold or flu-like symptoms, and avoid close contact with people who are sick
- Do not travel if you're sick
- Call ahead before visiting your doctor: If you have a medical appointment, call the healthcare provider and tell them that you have COVID-19 symptoms. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed
- Stay home except to get medical care: People who are mildly ill with COVID-19 must isolate at home during their illness. You should restrict activities outside your home, except for getting medical care
- It's not too late to get the flu vaccine. Stay current on your vaccinations, including the flu vaccine
- Watch for travel advisories. Consult the CDC's travel website for any travel advisories and steps to protect yourself if you plan to travel outside the US

SBA Disaster Assistance to Montana Small Businesses Economically Impacted by the COVID-19

The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to Montana small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

Small businesses, private non-profit organizations of any size, small agricultural cooperatives and small aquaculture enterprises that have been financially impacted as a direct result of the Coronavirus (COVID-19) since Jan. 31, 2020, may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. Eligibility for Economic Injury Disaster Loans is based on the financial impact of the Coronavirus (COVID-19). The interest rate is 3.75 percent for small businesses. The interest rate for private non-profit organizations is 2.75 percent.

Applicants may apply online, and receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela/> or contact SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov.

Emergency Rules to Streamline Unemployment Benefits for Workers Impacted by COVID-19

Emergency rules were implemented in Montana to make unemployment benefits accessible to workers laid off due to COVID-19 and to waive the typical one week waiting period before receiving benefits. The rules allow a claimant directed by their employer to leave work or not report to work due to COVID-19 to qualify as being temporarily laid off by the employer and eligible for benefits. Workers who must quarantine or who need to take care of a family member due to COVID-19 are also considered temporarily laid off and eligible for benefits.

Unpaid, temporary closure of business operations is recognized as a lay-off from work, even if the employer intends to have their employees come back to work once operations resume.

Montana employers will also receive help through these rules. Individual claims will not be chargeable to a specific employer's account. The rules also include a provision that could extend the time employers have to file wage reports and pay unemployment insurance contributions if the delay is related to COVID-19.

People who think they are eligible for these benefits can apply online at montanaworks.gov or contact the Unemployment Insurance Division at (406) 444-2545.

Local Economic Development and Chamber of Commerce Links

Billings Chamber of Commerce	https://www.billingschamber.com
Big Sky Economic Development	https://www.bigskyeconomicdevelopment.org
City of Billings	https://www.ci.billings.mt.us/
Yellowstone County	https://www.co.yellowstone.mt.gov/
Bozeman Chamber of Commerce	https://bozemanchamber.com/
Bozeman Economic Development - Prospera	https://www.prosperamt.org/
Butte-Silver Bow Local Government:	https://co.silverbow.mt.us/
Butte Silver Bow Chamber of Commerce:	https://www.buttechambersite.org/
Butte Local Development Corporation:	https://www.blde.net/
Great Falls EDA	www.GrowGreatFallsMontana.org
City of Great Falls	https://greatfallsmt.net/
Cascade County	http://www.cascadecountymt.gov/
Montana Business Assistance Connection	www.mbac.biz
Helena Area Chamber of Commerce	www.helenachamber.com
Downtown Helena Inc.	https://downtownhelena.com/coronavirus-resource-links/
City of Helena	https://www.helenamt.gov/home
Lewis & Clark County	https://lccountymt.gov/home.html
Kalispell Chamber of Commerce	https://kalispellchamber.com
Montana West Economic Development	https://members.discoverkalispell.com/list/member/..
City of Kalispell	https://kalispell.com
Flathead County	https://flathead.mt.gov
Missoula Area Chamber	www.missoulachamber.com
Missoula Economic Partnership	www.missoulapartnership.com
City of Missoula	www.ci.missoula.mt.us
Missoula County	https://www.missoulacounty.us

Recommendations from the Great Falls Development Association

Focus on Your Cash Management

- Evaluate expenses - It's time to reduce or eliminate expenses. Decide what expenses are necessary, what expenses can be reduced, deferred, or cut altogether
- Reduce rent - Ask your landlord if you can defer or temporarily reduce rent payments
- Got debt? Ask your lending partners if interest-only or deferred payments are possible
- Call your vendors - Ask if longer payment terms are available
- Become a cash flow expert - You've been meaning to, but now is the time! Do a daily statement if possible, weekly if you have to. But be laser-focused on when your cash is coming in and where it is going and when