

Financial Assistance Information

As of January 11, 2019

Location/Region	Institution	Offer
ASO	Southern Credit Union	Loan extensions and short term interest free personal loans. Interested employees can reach the Southern Credit Union at (770) 719-1111.
ACE	Kansas City Area Credit Union	Low interest furlough loans in amounts not to exceed 65% of the member's most recent direct deposit of their normal gross salary (not including overtime). Interest rate of furlough loans will be set by Board. Requires written proof of the furlough.
MMAC	True Sky	<p>To qualify for the Furlough Action Assistance program, individuals:</p> <ol style="list-style-type: none"> Must be a current True Sky Credit Union member in good standing. Must provide proof they were impacted by the furlough. (A letter from their HR department or something that indicates they were furloughed.) <p><u>Interest-Free Loan</u> Furloughed members have two loan options:</p> <ol style="list-style-type: none"> They can obtain a 60-day 0% interest rate unsecured loan in an amount equal to their last deposited paycheck up to \$6,000.* They can obtain a 6-month low interest rate of 1.99% on an unsecured loan for up to 6 months in an amount equal to their last deposited paycheck up to \$6,000. <p>*If the 0% loan is not repaid within 60 days, then the member will need to make arrangements to refinance the loan at a qualifying interest rate and term. Furloughed members will need to qualify for the loan request. Standard credit criteria and underwriting guidelines of True Sky Credit Union apply.</p> <p><u>Overdraft Forgiveness</u> TSCU will refund up to \$100 in overdraft fees per furloughed member for up to 30 days after the furlough ends.</p> <p><u>Free Skip a Payment</u> TSCU will allow furloughed members to skip up to two monthly loan payments per loan <i>excluding mortgages and lines of credit</i>, and will waive the \$40 skip a payment fee. (Example: A member with a TSCU auto loan and signature loan may choose to skip two payments each month for two consecutive months).</p> <p><u>Certificate of Deposit</u> No penalty on early withdrawal from their CDs. Members who have a furlough letter may withdraw money from their CD and True Sky will waive the early withdrawal penalty.</p> <p><u>FREE Credit Counseling</u> TSCU will provide credit counseling for all members at no cost to the member through GreenPath Financial Wellness. Call 1-877-332-2235 to</p>

		<p>take advantage of this service. This is a free service to all members of True Sky Credit Union. Members can take advantage of this service at any time.</p> <p>As always, we are here to serve you, our member. If you have any questions, please feel free to contact us today at 450-682-1990 or 800-448-1990.</p>
MMAC*	Navy Federal	0% interest loan for current members
MMAC*	Bank of the West	Variety of options from deferred payments, reduced payments, etc.
HQ	Transportation Federal Credit Union	<p>Short Term Emergency Furlough Loan</p> <ul style="list-style-type: none"> • 4.50% APR up to 18 months repayment term • with a minimum payment of \$25; • Up to two weeks of net pay, up to \$3,000; • First payment deferred up to 45 days. <p>Proof of furlough will be required. Members will be asked to provide most recent pay stub. APR = Annual Percentage Rate. Loans are subject to credit approval. One loan per member. Must be a member in good standing. For a \$3,000 loan for a term of 18 months with a 4.50% APR, the monthly payment would be \$172.69. Offer can be extended or withdrawn at any time.</p>
HQ	Democracy Federal Credit Union	<p>Financial Assistance Products:</p> <ul style="list-style-type: none"> • Loan Extension/Payment Deferment: Existing loan holders may receive a loan extension for up to 90 days.* • Short-Term Loan: Current and potential members may apply for a short-term loan for up to 6 months with rates as low as 0.00%.* Other loan options are available. Please contact Member Services at member_serv@democracyfcu.org or 800.742.5582 for details. • Free Financial Counseling Services: All members qualify to receive free financial counseling from our certified financial experts to help with budgeting, credit and debt management. Let us provide you with solutions on how to manage and budget your finances accordingly during this tough time. For details, contact our Financial Counselor, Delta Payne, at dpayne@democracyfcu.org or 202.488.5400 ext. 1865.
Nationwide	FedChoice Federal Credit Union	<p>During This Shutdown, FedChoice Will:</p> <p>Waive Withdrawal Penalties - If you need early access to the funds that you've saved in your Holiday Club Account or FedChoice Certificate, you may withdraw your money before maturity to help get you through the furlough. And, FedChoice will waive the early withdrawal fee/penalty!</p> <p>If you would like to have early access to funds, please contact us.</p> <p><i>Note: Dividends that would have posted at maturity will be forfeited if you choose to close your Holiday Club Account early. If, however, you leave the account open with a zero or any balance, accrued dividends will be posted on 10/31/19. Certificate dividends will be posted by FedChoice staff prior to making your withdrawal.</i></p>

		<p>Offer Furlough Loans - If you are a Federal civilian employee (active or retired) or a Federal Contactor who will not be receiving a paycheck or retirement check as a result of a Federal government shutdown, you will be able to take advantage of our short term/reduced rate Furlough Loan as a FedChoice member.</p> <p>To be considered for a FedChoice Furlough Loan, the following criteria must be met:</p> <p>You must be a member of FedChoice. If you are not a member and wish to apply for membership, click here to learn more about our membership requirements.</p> <p>You are an employee, retiree or federal contractor for the federal government who will not be receiving a paycheck or retirement check as a result of the Federal government shutdown.</p> <p>You may receive the equivalent of one month's net pay as the maximum loan amount (Pay stub must be provided as proof of employment).⁺</p> <p>Repayment terms 60-day delay before your first payment is due. 6, 12, 24 or 36 month repayment terms.</p> <p>Copy of Furlough notice will be required. Interest rates starting as low as 2.50% APR for 6 month term; 3.50% APR for 12 month term; 4.50% APR for 24 month term; 5.50% APR for 36 month term.[^]</p>
Nationwide	PenFed Credit Union	<p>PenFed has the following options available for members working for an affected agency who are impacted by the recent government shutdown:</p> <ol style="list-style-type: none"> Skip Payment Furlough Loan Product Direct Deposit Assistance <p>In order to receive assistance, PenFed may ask you to provide a copy of your furlough letter as verification that you work for an affected agency. Depending on the nature of the program below, the representative will alert you if a copy of your furlough letter is required.</p> <p>Learn more about these options below or contact PenFed at 1-800-247-5626 to speak with a Member Service Representative to determine eligibility.</p>
FL, PR	Jet Stream Federal Credit Union	<p>In the event of a government shutdown, JetStream Federal has got you covered with a special Federal Furlough Relief Loan that will be offered to our federally employed members.</p> <p>Our Furlough Relief Loan will feature a 60 day no interest, no payment loan to qualifying* members. At the expiration of the 60 day period, if the member elects not to pay the loan in full, the remaining balance will convert to a Fixed/Closed End Signature Loan, with a repayment period set at 12 months.</p>

		<p>The amount of the loan will be granted by calculating the lesser of the member's monthly gross income or a maximum of \$2,000. This loan will be available to all members who qualify**:</p> <ul style="list-style-type: none"> • 0% interest rate for 60 days • First payment waived for 60 days • 8.99% Annual Percentage Rate • Up to 12 months to repay • No application fee <p>Contact a Member Relationship Manager today at (305) 821-7060 <i>*Proof of furlough will be required for program</i></p>
WA	SkyOne	<p>Crisis Co-Pilot Relief Program* <i>Emergency cash when you need it most</i></p> <ul style="list-style-type: none"> • Crisis Co-Pilot Relief Loan rate at 0% APR^ for first 90 days of the loan term • Loan amount up to \$5,000¹ • Funds available within 1 business day of your request <p>After the first 90 days, the Crisis Co-Pilot Relief Loan is converted to a Personal Loan with terms up to 48 months¹</p> <p>More assistance with the recovery</p> <ul style="list-style-type: none"> • A 90-day payment extension on your existing SkyOne loans² • Reversals on select fees as well as waived penalties for early withdrawal from your SkyOne Certificates - so you can access your money when you need it³ • A free supply of checks to replace lost or damaged checks • Free expedited replacement for your Visa® Credit Card, Check Card or ATM Card <hr/> <p>Free credit counseling through BALANCE If you need immediate financial assistance due to an emergency, property loss, or another urgent money issue, BALANCE offers these special services:</p> <ul style="list-style-type: none"> • BALANCE Financial Relief Hotline at 888.262.4327 • Personalized counseling services. BALANCE financial counselors are experts when it comes to dealing with fallout from a financial emergency. Whether you need to budget after a crisis, recover from losing a home, or contact creditors, they offer one-on-one assistance. • Online resources. You can research action steps depending on your situation, with these thorough and helpful resources: <ul style="list-style-type: none"> ○ Three Smart Financial Moves for Furloughed Workers ○ How to Manage Your Money After a Natural Disaster ○ Natural Disaster Toolkits.
Nationwide	Bank of America	<p>If you have been affected by the government shutdown, we want you to know that we're here to help you in any way we can. Our Client Assistance Program is available to you for personalized financial assistance, tailored to your specific situation and needs. Please call us at 844.219.0690 to discuss your options.</p>
Nationwide	Chase	<p>We may be able to help if you're concerned about paying your Chase mortgage, credit card or car loan because you are affected by the shutdown. Please call our special care line at 1-888-356-0023 so we can</p>

		<p>discuss your accounts—we want to help you avoid the negative consequences for missing a payment, such as being charged a late fee or reporting a late payment to a credit bureau.</p> <p>Also, if you're a federal employee whose paycheck was direct-deposited into a Chase account in November 2018, we're automatically waiving or refunding some fees on your Chase checking and savings accounts.</p>
Nationwide	Wells Fargo	<p>The bank will work with individuals and business banking customers whose income is disrupted as a result of the shutdown. Customers should call 1-800-TO-WELLS, or the number on their credit card, debit card or statement for assistance, or visit any Wells Fargo branch.</p>
MA	Hanscom Federal Credit Union	<p>LifeLine Loan</p> <ul style="list-style-type: none"> • 0.0% APR* for the first 60 days, up to one month's net payroll up to \$5,000. • For those needing more than 60 days to repay, the loan will be converted for easy repayments over a 12-month term at a low fixed rate of 8.49% APR*. • Predictable payments fit into your budget and are designed to be paid off within a year. • The LifeLine Loan will become available on December 26, 2018, for members whose paychecks are affected by the shutdown. <p>Certificate Fees Waived</p> <ul style="list-style-type: none"> • Penalties will be waived for federal employees making withdrawals from certificates during the furlough period. <p>Skip-A-Pay</p> <ul style="list-style-type: none"> • You may qualify to <u>skip a payment</u> on select loans with us. Speak with a representative by phone at 800-656-4328 or in a <u>branch</u> for details. <p>Free Download</p> <ul style="list-style-type: none"> • Get Your <u>Reduced Income Emergency Toolkit Now!</u>
MA, NH, ND	Service Credit Union	<p>Financial Assistance During Government Shutdown</p> <p>We are committed to helping our members who are affected during the government shutdown. If you have direct deposit and your pay is affected by the shutdown, we will post credits to your account based on the postings nearest to December 1, 2018*. The credit of that amount will take place on or before January 2, 2019.</p> <p>If you do not have direct deposit with us, we are also offering our Government Shutdown Loan at 0% APR** for up to 6 months up to \$3,000 to those who qualify. By applying <u>online</u> your application will be processed within 24 hours.</p> <p><i>Is this special one-time posting automatic or do I need to apply?</i></p> <p>If you have direct deposit and did not receive your payroll due to the government shutdown, there is no application required to receive this special one-time posting.</p> <p><i>What if I am a federal employee and do not have direct deposit with the credit union?</i></p> <p>Any member that can show proof of federal employee status and should have received payroll will be eligible to apply for our</p>

		<p>Government Shutdown Loan at 0% APR** up to \$3,000 for up to 6 months. Our standard underwriting criteria will apply.</p> <p>I normally receive my payroll two days early. When should I expect this special one-time posting?</p> <p>The credit union will be making this special one-time posting on or before January 2, 2019.</p> <p>What about non-service members and former DOD civilian employees?</p> <p>If you have direct deposit and did not receive your payroll due to the government shutdown, we will credit your account based on the posting nearest to December 1, 2018.</p> <p>How do I repay the credit?</p> <p>The credit amount will automatically be debited from your account on your next direct deposit once the government shutdown ends.</p> <p>Loan Payment Deferral</p> <p>We have programs to assist our government employee members impacted by the government shutdown including up to a 90-day payment deferral on selected Service Credit Union consumer loans.***</p> <p>Penalty-free Withdrawal on Certificates</p> <p>The credit union will waive early withdrawal penalties on existing certificates for those affected by the Government Shutdown.</p>
NH	Northeast Credit Union	<ul style="list-style-type: none"> • Deferments for up to three months on NECU consumer loans • 3.99% APR¹ on a 12-month Signature Loan² <ul style="list-style-type: none"> • No payment for 90 days • 0% interest for the first 90 days; 3.99% APR¹ fixed rate thereafter • Max loan amount is member's monthly net pay • If the shutdown persists more than one pay period, an extension of the loan will be reevaluated • For members with payroll direct deposit at NECU <ul style="list-style-type: none"> • Upon member's request, NECU will deposit member's net pay in their checking account to be re-paid to NECU • Payroll deposit will continue at member's request and at the credit union's discretion for one month, or until Government funding is restored, whichever comes first.

		As always, if you have any questions or need help, feel free to give us a call at 1-888-436-1847 during regular business hours (M-F 7am-8pm, Sat 8am-5pm), email us at memberservices@necu.org .
ASW	Fort Worth Community Credit Union	FWCCU is offering skip a payment for no fee. Also a small 36 month term personal loan at a lower interest with no payment for 60 days. Contact the information center at 817-835-5000.

*There may be locations in other parts of the country.