

## Information Provided by the Cleveland Federal Executive Board and Prepared by the Greater Cleveland Food Bank

Greater Food Bank...

“While the government shutdown continues, the Greater Cleveland Food Bank stands ready to provide support to Northeast Ohioans who may be affected. Federal employees or others may find themselves having to choose between food or other necessary expenses. The Greater Cleveland Food Bank is here to help connect people to food and other resources during difficult times like these. If you need help, please call the Food Bank’s Help Center at 216-738-2067. The Food Bank and our team are committed to providing much-needed assistance and information on other services during this time of uncertainty. For individuals that are receiving SNAP, benefits are currently funded through the month of February.”

Workout for Free for Furloughed Employees  
Anytime Fitness  
11517 Clifton Blvd, Cleveland, OH 44102

### Assistance programs

Here are some of the announced assistance programs. Other creditors including credit card companies, lenders and loan servicers also have assistance options available. It is better to request help before missing payments.

**Bank of America:** The bank's Client Assistance Program is offering personalized financial assistance and can be reached at 844-219-0690.

**Better Mortgage:** The digital mortgage lender announced in a [news release](#) that it has launched a mortgage refinance program called Shutdown Relief Emergency Refi that "allows federal employees to tap into their home equity for living expenses and delays loan payments for impacted federal government employees for up to 30 days after the end of the furlough." Learn more at [www.better.com/shutdownrelief](http://www.better.com/shutdownrelief).

**Chase:** The bank announced its efforts to help its customers who are U.S. government employees on Dec. 22 and is encouraging customers to call a special care line at 888-356-0023 to discuss available hardship programs. The help also is available for customers who do business with a federal agency that is also affected, Chase said in [a statement](#).

**Congressional Federal Credit Union:** Furloughed employees and those working without pay can apply for the “Relief Line of Credit” with an interest-free rate over 60 days.

**Discover:** Impacted federal workers who are Discover cardmembers or have a loan with Discover Bank may be eligible for assistance such as skipping a payment and having late fees and interest charges reversed if they miss a payment because of the shutdown. To request assistance, call 800-347-2683.

**FedChoice:** The Federal Credit Union has several options listed in its Furlough Center at [www.fedchoice.org](http://www.fedchoice.org).

**Marcus by Goldman Sachs:** Eligible government employees impacted by the temporary government shutdown may be eligible for a payment deferral on their Marcus loan and savings customers may be eligible to have early withdrawal penalties waived. For request assistance and to discuss options, call 844-627-2876.

**Navy Federal Credit Union:** Impacted union members who have direct deposit of their government pay may be eligible for interest-free loans. Government contractors may be eligible if their direct deposit is received directly from the federal government and will be impacted by a government shutdown.

**U.S. Bank:** The bank created a new, low-rate quick loan for federal employees affected by the shutdown. It is available to customers with any U.S. Bank product, including mortgage, auto loans or U.S. Bank credit cards, [the company announced](#). The designated federal government shutdown line is 877-760-6046.

**U.S. Employees Credit Union:** Impacted union members who have direct deposit of their government pay may be eligible for interest-free loans. According to [its website](#), the Government Shutdown Loan is to be “repaid in 60 days or when the government processes back pay, whichever is sooner.”

**Wells Fargo:** The bank says it "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. Mortgage, loan, and credit customers may qualify for forbearance or other payment assistance programs based on their individual circumstances, the company posted on [its website](#).

**Unemployment benefits:** According to a [U.S. Office of Personnel Management fact sheet](#), federal employees may be eligible for "Unemployment Compensation for Federal Employees " which is administered by state unemployment insurance agencies. The fact sheet notes "the law of the state in which an individual’s official duty station in Federal civilian service is located will be the state law under which an individual’s eligibility for benefits is determined."