The following list will be updated as information becomes available. The below is as of: 1-8-2019

Credit Union and Bank Assistance during a Shutdown

- ARC - Meriwest Credit Union - We understand that as Federal government workers, many of our members may not get paid during the shutdown. If you are facing any financial hardship as a result of the shutdown, we want you to know that Meriwest is here to help. Here are some assistance programs to help make life a little easier for our furloughed members.
  - SKIP-A-PAY: Qualified members with current loans that are eligible for Skip-a-Pay can exercise the option and Meriwest will waive the $35 processing fee for each loan.
  - NON-SUFFICIENT FUNDS (NSF) FEES: Meriwest will refund NSF fees for qualified members who have incurred a fee during the shutdown period – maximum of 5 per month.
  - EARLY WITHDRAWAL FROM TERM PRODUCTS: For qualified members with funds currently in any term account (Certificate), Meriwest will allow for withdrawals and waive any early withdrawal penalties. For those with 5-month or 8-month Liquid Certificates, which allow fund withdrawals, should a withdrawal cause the balance to drop below the $10,000 minimum required, Meriwest will close the account and waive any penalties.
  - EMERGENCY LOAN: We will make unsecured loans for up to $5,000 at a low 5% fixed APR with terms up to 36-months to qualified members.
  - Meriwest is here for our members during these trying times. If you have any questions or need additional information, please visit https://www.meriwest.com/?Cabinet=Main&Drawer=General+Information&Folder=Important+Announcements&SubFolder=Furloughed+Government+Employee+Support or any of our Financial Center locations or call us at 877-MERIWEST (637-4937).

- ARC - Provident Credit Union - Current Provident Credit Union members are eligible for Government shutdown loans at 6% (max 24 months). Please contact Provident CU in Sunnyvale at (408) 746-9875 or online at https://providentcu.org/ 398 W. El Camino Real Suite 112, Sunnyvale, CA

- AFRC – The LOGIX and Edwards Federal Credit Unions are providing options for employees impacted by the government shutdown. More information for LOGIX can be found here: https://www.logixbanking.com/about-us/shutdown, while more information for Edwards can be found here: www.edwardsfcu.org.

- GRC - Century Federal Credit Union (CFCU) is offering the following to credit union members impacted by the furlough:
  - Special Furlough Loans: Members may apply for up to $10,000 at a reduced signature loan rate of 3%. Must provide a copy of their furlough letter to qualify for the furlough loans. All standard CFCU lending policies and tiered aggregate loan limits apply. To apply, members should contact their branch or apply online via the CFCU website https://www.cenfedcu.org/
  - Credit Card Increases: Members may apply for CFCU credit card limit increases of up to $10,000. No change in interest rate.
  - Current Loans: Members with existing loans will be granted a free one month “skip a pay” option. Those interested in this should contact Julie Dunn, Collections Manager at jdu nn@cenfedcu.org.”
- LaRC – Important information about Government Shutdown Assistance from Langley Federal Credit Union may be found here: [https://www.langleyfcu.org/community/government-shutdown-assistance](https://www.langleyfcu.org/community/government-shutdown-assistance)
- GSFC/HQ – NASA Federal Credit Union
  - Offering personal loans (both a fixed loan option and a line of credit option) that can be used to cover expenses. While these personal loans are subject to credit review, a note/comment will be placed on the application regarding the shutdown and the loan officers may take that into consideration.
  - If an employee has an existing loan, they may be allowed to skip a month’s payment without penalty.
  - Employees do not have to already be a member to apply for a loan. Once approved for the loan, however, they will become a member of the credit union.
  - NFCU management is aware of all of the calls and the requests for low or no interest loans. They are not offering such terms at the moment but are in contact with their lenders. If this policy changes they will update their website.
  - To contact, call 1-888-NASA-FCU (627-2328) and a Member Service Associate will be happy to assist you. Current members can also send a secure message through Online Banking or their Mobile Banking app. Also, see [https://www.nasafcu.com/government-shutdown/](https://www.nasafcu.com/government-shutdown/)
- JSC - JSC Federal Credit Union is offering financial relief to members who will be affected by the Government shutdown. For more information on the JSC Federal Credit Union furlough loan and skip-a-payment, go to [https://www.jscfcu.org/news-and-updates-17](https://www.jscfcu.org/news-and-updates-17). Please check directly with the credit union at 281-488-7070 with any specific questions.
- KSC - Launch Federal Credit Union (at NASA KSC) is offering a special 0% loan for members impacted by the shutdown.
  - The website is: www.launchfcu.com
  - Government Shutdown Zero Percent Interest Loan
  - For those who wish to apply for the loan, these are the details:
    - 0% APR.
    - Maximum term 12 months.
    - Loan amount equal to the amount of one biweekly or two weekly net paychecks. Maximum loan amount is $3,000.
    - Launch FCU membership required. Non-members can join in order to utilize the loan.
    - Must be an existing federal or contract employee affected by the government shutdown resulting in missed pay. Pay verification or evidence of direct deposit into a Launch FCU account is required.
    - Establish direct deposit of net check into savings or checking.
    - Deadline to apply for the special government shutdown loan is January 31, 2019 (date may be extended as needed.)
    - Other restrictions may apply.
    - Apply at any Launch FCU branch.
• MSFC - Redstone Federal Credit Union is offering Furlough Loans and Skip-a-Pay.
  • Furlough Loan
    ▪ Up to $5000, or your net monthly pay whichever is less
    ▪ 2% fixed APR
    ▪ 12 month term
  • Skip-a-Pay on a Redstone Loan
    ▪ Defer your loan payment for one month
    ▪ $35 processing fee
    ▪ One skip per loan, per year
  • To apply for a Furlough Loan or request Skip-a-Pay log into redfcu.org, visit any branch office, or call 256-837-6110 or 800-234-1234.

• SSC - Keesler Federal Credit Union (at NASA SSC) is offering “provisional” direct deposit for federal employees. For more information contact the Credit Union at 228-688-3478.

• SSC - Stennis employees that are customers of Hancock Whitney Bank are encouraged to contact the bank during the government shutdown for help or financial assistance. The bank has several options available on a case by case basis to assist employees with their financial needs during this time. You can contact the bank at 228-688-3053, or at 228-466-5934.