

The following list will be updated as information becomes available. The below is as of: 1-15-2019

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 - Menlo Survey Federal Credit Union (MSFCU)**
 - MSFCU is here to help. Whether you have been a member for decades or if you open your account today, we are ready to work with you to help during a shutdown.
 - Skip-a-Payment – Members with current MSFCU loans are eligible. (Real Estate and Visa credit card payments are not eligible.)
 - Defer Payments on New Loans – Current and eligible members can apply to refinance their non-MSFCU loans and defer the first payment for up to 120 days. (Interest still accrues.)
 - Apply for an Emergency Loan – Current and eligible members can apply for an emergency loan. Interest rates are 2.50% for 12 months, with ALL interest WAIVED if the emergency loan is paid off within 60 days of the government re-opening.
 - Website: <https://www.menlosurveyfcu.com/> or (650) 323-2493 or 877-323-2493
 - For Ames Federal Employee Union (AFEU) members: you may be eligible for a one-time emergency low-interest loan (max amount of \$2,400), under the Union’s AFEU-Secured Menlo Survey Federal Credit Union (MSFCU) Emergency (ASMSE) Loan Program. For more information, visit <http://wordpress.afeu.org/?p=262658>

- **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 on line 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 jdunn@cenfedcu.org.”
- **GSFC/HQ** – NASA Federal Credit Union

As the government shutdown continues, you may be wondering how to make ends meet. Please know that as a **valued NASA Federal Member, we are here to support you**. Below are a few ways we would like to help ease any financial burdens you may be experiencing:

 - **Furlough Relief Loan:** We are offering a Furlough Relief Loan that will allow you to access **up to \$10,000 for a 60-month term - interest free and payment free for 60 days**.* Simply select "Furlough" under Purpose of Loan when you apply. This offer will be available through January 31, 2019.** [Click here to learn more](#).
 - **No-Fee Skip-A-Payment:** We are also offering a No-Fee Skip-A-Payment service for your loans. No worries about making your payments while you are waiting for your paychecks. Simply call us at 1-888-NASA-FCU to use this service.

We hope these offers will help bring you some peace of mind.

In the meantime, if you need any additional assistance, please don't hesitate to reach us online at www.nasafcu.com or call 1-888-NASA-FCU (627-2328). A Member Service Associate will be happy to assist you. You can also send us a secure message through Online Banking or our Mobile Banking app.

- **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.jsfcu.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.

- **KSC** - Space Coast Credit Union is closely monitoring the current government shutdown and the impact it's having on segments of our membership. We are offering assistance to members who may experience a financial hardship due to the government shutdown, with the following programs:
 - Member Relief Signature Loan – 0% APR for 12 months
 - SCCU is offering a special no-interest signature loan (equal to one month of net pay) with no prepayment penalty to assist members who are experiencing a financial hardship because of the government shutdown.
 - Penalty Free Early CD Withdrawals
 - In addition, we are providing members with the option to withdraw up to \$10,000 on an SCCU certificate of deposit without being charged any early withdrawal fees.
 - Loan Extensions
 - SCCU is offering a streamlined loan extension process to members impacted by the government shutdown. Mortgage forbearance options are also available.
 - Terms :
 - Consumer loan extensions are available for 30,60, or 90 days
 - Loans that are delinquent more than 45 days will be subject to special review/approval
 - Interest will continue to accrue during the extension period
 - SCCU offers additional products and services to help members impacted by the government shutdown. Certain restrictions apply. For more details and to discuss your unique circumstances, please contact SCCU Express Services at 800-447-7228, or visit their website sccu.com
 - For more information please visit <https://www.sccu.com/Government-Shutdown-Assistance>
 - Federally insured by NCUA. Space Coast Credit Union is an equal housing lender.

- **LaRC** – Important information about Government Shutdown Assistance from Langley Federal Credit Union may be found here:
<https://www.langleyfcu.org/community/government-shutdown-assistance>
- **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.
- **NSSC/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.
- **NSSC/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.