



Jim Nussle
President & CEO

Phone: 202-508-6745
jnussle@cuna.coop

99 M Street SE
Suite 300
Washington, DC 20003-3799

January 23, 2019

The Honorable Maxine Waters
Chairwoman
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

Dear Chairwoman Waters:

Thank you for your letter on January 18, 2019, regarding the steps that credit unions are taking to assist those affected by the federal government shutdown. Credit Union National Association (CUNA) represents America's credit unions and their 115 million members. We are pleased to respond to your letter.

As you know, credit unions are member-owned, not-for-profit, financial cooperatives. Our mission is to promote thrift and provide access to credit for provident purposes. And our philosophy, "people helping people," underpins all that we do for our members and our communities.

Every day, credit unions help their members afford life and, in times of financial crisis, they help them survive. Many have a long history of providing assistance to their members affected by federal or state government shutdowns, plant closures and company furloughs, mergers and failures. It is what we do. During times of financial crisis, a credit union's support of its members helps to keep food on the table, gasoline in the car, children in daycare and families in homes. This government shutdown is no different.

We estimate there are at least 500 credit unions that serve a field of membership that includes federal, state or local government employees. The number of credit unions that serve one or more government employee is significantly higher. Credit unions are honored to stand with their members affected by this shutdown, and proud that, unlike other financial services providers, no one had to ask us to do so.

During the present government shutdown, credit unions have stepped up, providing assistance and solutions to their members by:

- Offering zero interest personal loans;
- Extending existing loans;
- Providing free financial counseling, debt management and financial education;
- Waiving early withdrawal penalties on certificates of deposit;
- Allowing members to skip a payment on current loans;
- Offering loan modification programs;

- Providing credit protection services;
- Offering loans matched to pre-existing direct deposit;
- Providing mortgage loan forbearance;
- Increasing credit lines temporarily;
- Supporting community efforts to provide assistance; and
- Offering individual financial solutions.

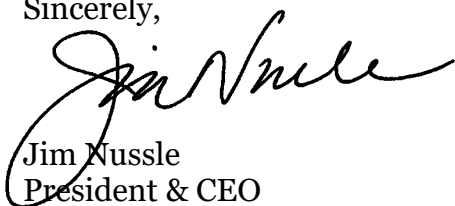
CUNA maintains a list of credit unions that we are aware of which are offering this type of assistance to their members on our website (<https://www.cuna.org/shutdownassistance/>), and we have included in this letter the information that we have received as of today. There is every reason to believe this information is incomplete because over 40% of credit unions are small institutions with fewer than five full-time staff; they are in the business of serving their members, not responding to trade association requests for information. Nevertheless, the significant number of credit unions that have responded to our request for information indicates credit unions are helping those affected on a widespread basis.

As the shutdown continues, credit unions' ability to provide this assistance during a prolonged shutdown depends increasingly on the National Credit Union Administration's willingness to accommodate the widespread nature of this extraordinary activity. NCUA has joined with other federal financial regulators to encourage assistance, but we know there are limits to their willingness to accommodate and our members' ability to provide this assistance. It is critically important that Congress and the administration work to restore funding and reopen the government.

Credit unions across the country have responded to the needs of their members facing financial crisis as a result of the government shutdown. Without having been asked by the government, credit unions did the right thing. Now, it is time for Congress and the administration to do the right thing by reopening the government, paying public servants, and getting on with the country's business. We urge a swift and complete resolution to the government shutdown.

On behalf of America's credit unions, thank you very much for your consideration.

Sincerely,



Jim Nussle
President & CEO

Attachment

Alabama

America's First Credit Union

- Offering individualized financial solutions

Avadian Credit Union

- Offering personal loans at 0% up to 60 days with possible 30-day extension

Coosa Pines Federal Credit Union

- Offering extensions on existing loans, free financial counseling, debt management, and financial education

North Alabama Educators Credit Union

- Offering loan repayment at interest only, skip-a-payment fee waived, personal loan at 5% for 90 days

Pen Air Credit Union

- Offering personal loan at 0% for 4 months with direct deposit, early withdrawal penalty waiver, additional personalized services

Alaska

Alaska Credit Union League

- Donated \$10,000 to the Armed Services YMCA for financial support to military families

Alaska USA Federal Credit Union

- Personal loans at 0%, existing loan extensions, fee waivers, additional individualized financial solutions

Credit Union 1

- Offering up to \$1,000 at 0%, overdraft fee reversal, skip-a-payment fee waived, loan modification and extensions, additional individualized financial services

Denali, A Division of Nuvision Credit Union

- Unsecured loans, Home Equity Lines of Credit, loan payment deferrals, and mortgage loans

MAC Federal Credit Union

- Offering loans at 0% equal to one-month net pay, skip-a-payment options

Matanuska Valley Federal Credit Union

- Loans up to \$10,000, 6.99% annual Percentage Rate (APR**), up to 60 months to repay, no application fee

Spirit of Alaska FCU

- Offering loan payment extensions, numerous types of fees waived, skip-a-payment options, free wires

Tongass Federal Credit Union

- Offering skip-a-payment fee waiver, interest-only loan extensions for up to one year, signature loan at 3% up to 12 months

Arizona

Arizona Federal Credit Union

- Offering loan deferments and modification programs, skip-a-payment options, loans with modified qualifications, assistance with credit protection/debt cancellation claims

Deer Valley Credit Union

- Offering skip-a-payment fee waivers

Credit Union West

- Up to \$6,000 at 0% for two years; skip-a-payment waiver

First CU

- Offering up to \$10,000 at 0% for 90-days, 30-day to 2 consecutive month loan extensions

OneAZ Credit Union

- Offering up to \$2,500 at 1% for 60-months, loan deferments and modification programs

TruWest Credit Union

- Personal loans at 0% for 60 days with direct deposit, skip-a-payment fee waived

Arkansas

Arkansas Federal Credit Union

- A match to pre-established direct deposits with short-term, interest-free loans

TruService Community Federal Credit Union

- 0% interest 90-day loan up to two-times monthly income, deferred payments up to 90 days on existing loans

California

Alliance Credit Union

- Offering 0% APR emergency loans, skip-a-payment fee waivers, individualized financial solutions

Altura Credit Union

- 0% interest during the shutdown and for 90 days after it ends. Advanced funds for each payday that payroll is delayed (up to a maximum of three months' net compensation). There is no pre-payment penalty and no payments are due while shutdown is still in effect.

Arrowhead Credit Union

- Offering 0% APR loans, loan deferrals, fee waivers, individualized financial solutions

Cabrillo Credit Union

- 0% APR line of credit on payroll advance. Furlough Loan at 0% for 2 months, then 5% for remaining term for those with Direct Deposit.

California Credit Union

- Skip-a-payment, penalty-free certificate withdrawals, and reduced rate signature loans.

California Coast Credit Union

- Up to \$5,000 at 0% for 90-days; Offering 90-day loan payment deferral on loans

Cal Poly FEDERAL Credit Union

- Offering 0% loan for 60-days and skip-a-payment options

Central Valley Firefighters Credit Union

- Offering individualized financial solutions

Chabot Federal Credit Union

- Offering extensions, early withdrawals of certificates without penalty, and interest-only loan payments

CoastHills Credit Union

- Offering assistance programs, skip-a-payment options, non-mortgage loan payment up to 2 months; 0% line of credit portion of monthly income

Credit Union of Southern California

- 90-day deferral on any new or existing consumer loan, early withdrawal penalty waiver

Educational Employees Credit Union

- Offering loans at 0%, skip-a-payment options, waived fees

Edwards Federal Credit Union

- Up to \$5,000 at 2% for 1-year and skip-a-payment options

EECU Credit Union

- Offering skip-a-payment, 0% loans

Golden 1 Credit Union

- Mortgage loan forbearances, consumer loan and credit card payment deferrals, and short-term low rate loans of up to \$5,000.00. Direct deposit or automatic payment is required.

Frontwave Credit Union

- 0% payroll assistance loan program for members that have direct deposit, a free skip-a-pay and loan extensions

Kinecta Federal Credit Union

- Up to \$2,000 at 0% for up to 12 months, loan payment deferrals of up to two months

Kings Federal Credit Union

- Offering individualized financial solutions

Los Angeles Federal Credit Union

- Offering skip-a-payment, credit counseling, individualized financial solutions

Members 1st Credit Union

- Up to \$3,000 at 0% for 12 months, existing loan assistance, credit card assistance

Merced School Employees Federal Credit Union

- Offering 0% interest loans for up to 60 days, individualized financial solutions

Meriwest Credit Union

- Offering up to \$5,000 at 5% for 36-months, early withdrawals from certificates without penalty, refund fees incurred during shutdown, skip-a-payment options

Nuvision Credit Union

- Up to \$5,000 at 1% for up to five years; Up to \$25,000 without the normal income qualifiers; Loan payment deferral up to 90-days or extend payments for up to 6 months of ½ payments; Continue mortgage loan process without tax transcripts

Noble Credit Union

- Offering individualized financial solutions

Patelco Credit Union

- Early Withdrawal waivers, reversal of late fees, up to \$10,000 at 5.5% over 60 months, loan payment deferrals; Offering \$1,000 at 0% for 12 months; Offering up to \$10,000 at 3.99% for 60 months

Redwood Credit Union

- 0% for 60 days or up to 12 months, payment deferral, early withdrawal fee waivers

San Diego County Credit Union

- Personal loan up to \$5,000 at 0% with direct deposit, 90-day loan deferral

San Joaquin Power Employees Credit Union

- Offering individualized financial solutions

SCE Federal Credit Union

- Offering loans at 0% for 90-days

SchoolsFirst Federal Credit Union

- Offering temporary credit line increases, loan assistance, fee waivers, and personalized financial assistance

Seawest Credit Union

- Offering 0% loans for 30-days, deferments, skip-a-payment options, individualized financial solutions

Southland Credit Union

- Offering 2 month payment deferrals and lines of credit up to 1 month salary at 0% for 60-days

Tulare County Federal Credit Union

- Offering individualized financial solutions

Travis Credit Union

- 0% interest for 90 days, payment deferrals, loan modification, revers NSF fees, payroll advance with direct deposit

UNCLE Credit Union

- Up to \$10,000 at 0% for 6 months

United Local Credit Union

- Offering individualized financial solutions

Valley First Credit Union

- Offering individualized financial solutions

Ventura County Credit Union

- Up to \$5,000 at 0% for 30 days, 6.95% up to 24 months

Yolo Federal Credit Union

- Offering loans equal to net pay for pay periods affected by shutdown at 0%

Connecticut

360 Federal Credit Union

- Offering skip-a-payment fee waivers, 0.99% APR loan for 6 months with no payments for 60 days

America's First Network Credit Union

- Offering withdrawal fee waivers, loan deferrals and individualized financial solutions

Charter Oak Federal Credit Union

- Offering loan deferrals, other individualized financial solutions

Connex Credit Union

- Offering fee waivers, two skip-a-payment fee waivers, individualized financial solutions

Dutch Point Federal Credit Union

- Offering loans at 6.99% with 45-day deferment option, skip-a-payment options, financial counseling

Manchester Municipal Credit Union

- Offering skip-a-payment fee waivers

Mutual Security Credit Union

- Offering furlough relief loans with no payments for 90 days, up to three months of skip-a-payment waivers and a 60-day overdraft line of credit at 0.01% APR

Northeast Family Federal Credit Union

- Offering skip-a-payment fee waivers, individualized financial solutions

Nutmeg State Financial Credit Union

- Offering up to \$10,000 at 5.99% for 48-months with 45-day deferred payment option, no early payoff penalty, one-time skip-a-payment option

Seasons Federal Credit Union

- Offering one-time free loan skip-a-payment

Sikorsky Credit Union

- Offering skip-a-payment for 3 months

Torrington Municipal & Teachers Federal Credit Union

- Offering loans at 0% up to the amount of direct deposit

UBI Federal Credit Union

- Offering skip-a-payment options

Western Connecticut Federal Credit Union

- Offering two-month loan deferrals, withdrawal fee waivers, loans of up to \$2,000 with no payments for 90 days

Colorado

Aventa Credit Union

- Offering loans up to \$7,500 w/ 1% APR, no payments for 90 days

Canvas Credit Union

- Offering loans at special lower interest rates with no payments for 60-days

Community Choice Credit Union

- Personal loan at 0% for 90 days

Credit Union of Colorado

- Offering loan deferment, skip-a-payment up to 3 months on loans

Credit Union of Denver

- Personal loans at 0% for 30 days, early withdrawal fee waiver, additional individualized financial solutions

Ent Credit Union

- Up to \$7,500 at 0% for 90 days with direct deposit, additional individualized financial solutions

Elevations Credit Union

- Offering 0% loans equivalent to monthly net pay

FCI Federal Credit Union

- Offering loans at 5.5% for 90-days with qualifying direct deposit, defer loan payments with no skip fees

Metrum Community Credit Union

- Offering 6-month loans with no payments for 90 days, loan amounts for up to one month of pay, both with 0% APR and no fees

Northern Colorado Credit Union

- Offering loans up to \$5,000 at 0% for 90 days, skip-a-payment fee waiver

Premier Members Credit Union

- Offering fix rate loan with no payments for 90-days, term up to 24 months, ability to withdrawal certificate without penalty, assist with overdraft fees

On Tap Credit Union

- Up to \$5,000 at 5% for five years, no payment for the first 60-days

Sunwest Educational Credit Union

- Personal loans at 0% for 30 days, early withdrawal fee waiver, additional individualized financial solutions

Yuma Federal Credit Union

- Offering loans at 0% for 60-days up to one month's pay, loan extensions for existing loans, individualized financial services

Delaware

Dexsta Federal Credit Union

- Offering three-month loan extensions

Dover Federal Credit Union

- Offering personal loans at 0% for 60 days following end of the shutdown

Stepping Stones Community Federal Credit Union

- Offering fee waivers, salary advances of up to \$5,000 with no payments for 90 days

District of Columbia

Congressional Federal Credit Union

- Offering a line of credit loan at 0% for 60-days, loan deferments, early withdrawal waivers, additional individualized financial solutions

Democracy Federal Credit Union

- Offering loan extension for up to 90 days, short-term loan for up to 6 months at 0%, free financial counseling

Department of Labor Federal Credit Union

- Offering loans at 0% for first 60 days and 5% for the remainder of 12-month term

FRB Federal Credit Union

- Offering skip-a-payment fee waiver, short term loans, increased credit lines

InFirst Federal Credit Union

- Offering personal loans at 0% for 60 days with direct deposit, skip-a-payment fee waiver, additional individualized financial solutions

Interior Federal Credit Union

- Offering line of credit up to \$15,000 at 0% for 30 days, early withdrawal fee waived, skip-a-payment, lowering of existing lines of credit to 0% interest for duration of shutdown

NRL Federal Credit Union

- Offering free skip-a-pay – skip a monthly loan payment, loan payment extension for 90 days, low-rate furlough loan

The Partnership Federal Credit Union

- Offering skip-a-payment fee and early withdrawal fee waivers, low-interest loan with direct deposit

Police Federal Credit Union

- Offering loans up to \$7,500 with no payment for 45 days, early withdrawal fee waiver, additional financial solutions

Transportation Federal Credit Union

- Offering personal loans up to \$3,000 at 0% for 45 days, up to 2 months of skip-a-payment fee waived

United States Senate Federal Credit Union

- Offering personal loan at 0% for 3 months, additional individualized solutions

Florida

121 Financial Credit Union

- Skip-a-payment fee waived, personal loan up to \$5,000 at 8.25% with 60-day payment deferral

Alive Credit Union

- Offering \$500 loan at 0% APR and no payments for 90 days, fee waivers and individualized financial solutions

Brevard County Florida Credit Union

- Offering loans and individualized financial solutions

BrightStar Credit Union

- Up to \$5,000 for 60 months with no payment for 90 days, skip-a-payment fee waived

Buckeye Community Federal Credit Union

- Offering up to 3-month extensions on loans, loans at 0%

Community Credit Union of Florida

- Personal loan at 0% for up to 12 months with 90-day payment deferral, early withdrawal penalty waiver, additional existing loan modification

Community First Credit Union of Florida

- Personal loan at 0% for 45 days with direct deposit, skip-a-payment fee waived, early withdrawal fee waived, additional personalized financial solutions

Jax Federal Credit Union

- 60-day payment extensions, 30-day mortgage extensions, personal loan at 0% for 60 days, early withdrawal fee waived, additional personalized financial solutions

Keys Federal Credit Union

- Offering shutdown loans with no payments for 45 days, withdrawal and other fee waivers, free cash advances

Launch Federal Credit Union

- 0% interest up to 12-months

Members First Credit Union of Florida

- Personalized financial solutions

Miami Federal Credit Union

- 0% interest for 60 days, existing loan deferral up to 2 months

Priority One Credit Union of Florida

- Personal loans with no payment for 90 days, 60-day payment deferral on existing loans

PSCU

- Offering individualized financial solutions

Space Coast Credit Union

- Offering no-interest loan for 12 months, early withdrawal penalty waiver

Suncoast Federal Credit Union

- Personal loan of up to \$2,500 at 5% for 48 months with no payment for 90 days, skip-a-pay available, early withdrawal fee waived

University Credit Union

- Individualized financial solutions

Vy-Star Credit Union

- Offering emergency loans at 0%

Georgia

Altamaha Federal Credit Union

- Offering deferred payments and individualized financial solutions

Associated Credit Union

- Up to \$750 at 0% up to six months

Atlanta Postal Credit Union

- Offering individualized assistance based on members' needs

CDC Federal Credit Union

- Low-rate lifeline loan for furloughed employees

Delta Community Credit Union

- Offering individualized assistance based on members' needs

Georgia United Credit Union

- Offering loans up to month's pay, 3% discount off interest rate for 12 months, skip-a-payment options, fees waived

GeoVista Federal Credit Union

- 0% up to 90 days, 60-day loan skips or interest-only payments on existing loans

Glynn County Federal Employees Credit Union

- One-month loan payment delay

Interstate Credit Union

- Offering loan extensions and other individualized financial solutions

Kinetic Credit Union

- 0% up to 60 days, penalty-free certificate withdrawals, existing loan extensions

LGE Community Credit Union

- Offering loans with 12-month repayment, first payment not due for 90 days

Peach State Federal Credit Union

- Up to \$6,000 at 0% for members with direct deposit, skip-a-payment for existing loans

Robins Financial Credit Union

- Offering individualized financial solutions

United 1st Federal Credit Union

- 30-day extension of vehicle and signature loans, waiver of skip-a-payment fee, individual mortgage support

Hawaii

Aloha Pacific Federal Credit Union

- Waiving early closure fees for CDs, offering loan assistance on an individual basis, offering payment deferrals, interest deferrals and modifications depending on the situation

Hawaii State Federal Credit Union

- Offering personal loans up to \$5,000 at 0% for 90 days, early withdrawal fee waiver, 3-month deferrals on existing loans

Hawaii USA Federal Credit Union

- The Payroll Relief Program Option 1 Personal Loan – Borrow up to one month's amount of pay at fixed 6.00% APR up to 6-month term. Available to all federal employees, No annual fees or prepayment penalty. Option 2 Loan Deferral – Defer one month's payment on a current HawaiiUSA term loan up to two times. Request funds and have them available immediately.

Hickam Federal Credit Union

- Members affected by the partial government shutdown can receive budget counseling, loan extensions and due date changes, refinancing options, waivers on any penalty charge for early termination on time certificates. Members are offered assistance for as long as is needed.

HOCU (Honolulu Federal Credit Union)

- HOCU will provide 0.5% APR, 9-month term loans to all federal government or military personnel affected by the government shut down. Maximum loan request will be \$5,000.

Pearl Hawaii Federal Credit Union

- Members affected by the government shut down can get a 12-month personal loan at 3.00% APR. Loan payment deferments are also available

Hawaii First Federal Credit Union

- Loan extensions are available along with the Pathways financial coaching program. Their Community Resource Centers are gathering information on resources available from our non-profit partners. A small benevolence fund may be used to assist in these instances.

Hawaii State Federal Credit Union

- Waiving time deposit early withdrawal penalties. Offering unsecured personal loan of \$1,000 to \$5,000 for up to 27-month term, with 0% interest for the first three months.

HFS Federal Credit Union

- Assistance includes payment deferments, waiving fees, granting loans – each members' situation is assessed and help is tailored to individual needs

Maui County Federal Credit Union

- Affected members can either choose the skip a payment option or an emergency loan

Valley Isle Community Federal Credit Union

- A \$1,000 emergency loan program is implemented for federal workers who will not be getting paid. A faster track loan modification for current members who are federal employees who currently have loans with the credit union

Gather Federal Credit Union

- Members are being encouraged to contact the credit union for financial assistance. Affected members are offered loan payment extensions. If a member has elected Involuntary Unemployment Coverage in their Debt Protection package, we are filing a claim for them through CUNA Mutual

Kauai Government Employees Federal Credit Union

- Affected members are offered a loan amount up to one month's net pay (two most recent paystubs must be provided), 4% APR, no credit check required (past history with KGE Federal Credit Union may affect the applicant's ability to be approved), with a 12 month repayment. Loan must be paid with direct deposit

Kauai Teachers Federal Credit Union

- Offering an "Emergency Loan" program with a limit of \$1,000 (the approved limit since 2000). Higher loan amounts require board approval

Idaho

CapEd Credit Union

- Offering up to \$5,000 at 0% for 90 days, skip-a-payment fee waivers, early withdrawal fee waivers

Icon Credit Union

- Up to \$5,000 with no payment for 90 days, additional individualized financial solutions

Idaho Central Credit Union

- Payroll advance at 0%, waive late fees, additional individualized financial solutions

Mid-Oregon Credit Union

- Offering individualized financial solutions

Mountain America Credit Union

- Offering loan deferrals for 3 months, additional individualized financial solutions

Pioneer Credit Union

- Offering individualized financial solutions

Illinois

1st Mid America Credit Union

- Personal Loan up to \$3,000 at 0% for 90 days

CEFCU

- Offering 0.99% APR loans for 3 months, individualized financial solutions

Consumer Credit Union

- Offering individualized financial solutions

IH Mississippi Valley Credit Union

- Up to \$5,000 at 1.99% for 12 months, one-month payment deferral on existing loans

KCT Credit Union

- Offering individualized financial solutions

National Police Credit Union

- Offering up to \$5,000 at 3.9% for 90-days

R.I.A. Federal Credit Union

- 60-day deferral on existing loans, personal loan up to \$3,500 at 5.99% up to 18 months

Scott Credit Union

- Up to 100% of most recent two-week pay at 0% for up to 6 months with no payment for 30 days

University of Illinois Community Credit Union

- Personal Loan at 0% for 12 months an no payment for 90 days, skip-a-payment fee waived, early withdrawal penalty waived

U.S. Employee Credit Union

- Personal loans at 0%, skip-a-payment, early withdrawal fee penalty waiver, additional individualized financial solutions

Vibrant Credit Union

- Offering paycheck replacement loans at 0% for 30 days

Indiana

Financial Center First Credit Union

- Up to \$6,000 at 0% for 60 days, skip-a-payment

FORUM Credit Union

- Offering skip-a-payment fee waiver, loan payment deferrals, early withdrawal fee waiver, additional individualized financial solutions

Purdue Federal Credit Union

- Offering furlough loans, fee waivers and individualized financial solutions

Teachers Credit Union

- Individualized financial solutions

XCEL Federal Credit Union

- Offering low-interest loans with no payment due before 60 days, loan deferrals, individualized financial solutions

Iowa

Community Choice Credit Union

- Offering personal loans with no repayment for 90 days, skip-a-payment fee waivers

Financial Plus Credit Union

- Offering skip-a-payment fee waivers, loans w/ no payments due for 90 days

First Federal Credit Union

- Offering loans w/ no interest as long as shutdown continues, no payments for 60 days once shutdown ends

University of Iowa Community Credit Union

- Offering fee waivers, loan w/ no payments for 90 days

Veridian Credit Union

- Offering loans at 0% for 30-days with direct deposit, skip-a-payment fee waiver

Kansas

Azura Credit Union

- Offering 0% APR loans for up to 60 days of up to \$5,000, two skip-a-payment fee waivers, loan modifications, fee waivers, individualized financial solutions

CommunityAmerica Credit Union

- Offering up to \$1,000 at 0% for 30 days, additional individualized repayment solutions

Envista Credit Union

- Offering individualized financial solutions

Frontier Community Credit Union

- Offering 60-day loans at 1% APR, fees waived, loan payment extension, withdrawal fees waived, skip-a-payment fees waived

KUMC Credit Union

- Offering loan deferments, individualized financial solutions

USPLK Employees Federal Credit Union

- Offering skip-a-payment fee waivers, emergency loans

Kentucky

Commonwealth Credit Union

- Up to \$5,000 at 3% for 36-months

Fort Knox Federal Credit Union

- Personal loans with no repayment for 90 days, early withdrawal penalty waived, payment due date extensions, additional individualized financial solutions

Transcend Credit Union

- Up to \$5,000 at 6.99% for 24-months and waive skip-a-payment fee on existing loans

Member's Choice

- Individualized financial solutions

Louisiana

Alexandria Municipal Employees Credit Union

- Offering skip-a-payment fee waiver

Acadian Federal Credit Union

- Offering loan deferrals, fee waivers

Barksdale Federal Credit Union

- Offering 0% interest loans, loan payment deferrals

Campus Federal Credit Union

- Offering loan extensions

Coast Guard Employees Credit Union

- Offering paycheck replacement loans at 0% until pay is restored

Department of Corrections Credit Union

- Offering loan extensions

Greater New Orleans Federal Credit Union

- Offering loans of up to \$2,000 with 0% APR for 90 days and fees waived; skip-a-payment fee waiver, withdrawal penalty fees waived

Heart of Louisiana Federal Credit Union

- Offering skip-a-payment, early withdrawal fee waivers, loan to cover monthly pay at 0% for 60 days

La Capital Federal Credit Union

- Offering loan extensions, modifications and restructure, fee waivers

NAS JRB Credit Union

- Offering loan payment deferments, existing loan refinance, furlough loan of up to \$4,500 with 0% for 60 days

Naval Air Station JRB Credit Union

- Offering individualized financial solutions

Pelican State Credit Union

- Offering loan payment deferrals up to 90 days, skip-a-payment fee waiver

Section 705 Federal Credit Union

- Offering early loan of up to \$3,000 with 3.5% APR over 24 months, withdrawal penalty fees waived

University of New Orleans Federal Credit Union

- Offering individualized financial solutions

Maine

Atlantic Federal Credit Union

- Offering up to 1x monthly pay at 0% for 12-months

Bangor Federal Credit Union

- Offering low interest loans, fees waived for early withdrawals from certificates, skip-a-payment options

Capital Area Federal Credit Union

- Offering individualized financial solutions

Central Maine Credit Union

- Offering short-term loans with no payments for 60-days, loan extensions, skip-a-payment options, and financial counseling

Dirigo Federal Credit Union

- Offering loans as low as 6.95%, loan extensions with no penalty

Down East Credit Union

- Offering early withdrawal fee waivers, 0% APR payroll advance, low-rate longer-term furlough loans, skip-a-payment waiver, loan refinance

Evergreen Credit Union

- Offering skip-a-payment options

Maine Highlands Federal Credit Union

- Offering individualized financial solutions

New Dimensions Federal Credit Union

- Offering loan of one month's salary at 0% for up to 24-months, skip-a-payment options for 1-3 months

Northeast Credit Union

- Offering loan payment deferral up to 3 months, personal loans with deferred payments, additional individualized financial solutions

Oxford Federal Credit Union

- Offering individualized financial solutions

Sebasticook Valley Federal Credit Union

- Offering loans at 0% for 60-days, up to two skip-a-payments, financial counseling

Town and Country Federal Credit Union

- Offering loans in amount of paycheck at 1% for 12-months, refunding overdraft and late fees, skip-a-payment, loan deferments, additional individualized financial solutions

York County Federal Credit Union

- Offering payment deferment, loan access, late fee and overdraft penalty waived

Maryland

Agriculture Federal Credit Union

- Offering up to \$6,000 line of credit at 0% for 60 days for members with direct deposit, personal loan deferral up to 45 days with flexible repayment terms up to 60 months

APG Federal Credit Union

- Offering payment deferral up to 90-days, skip-a-payment fee waivers, existing loan modification, early withdrawal fee waiver, additional individualized financial solutions

Andrews Federal Credit Union

- Offering personal loan up to \$5,000 at 0% for 90 days

Baltimore Washington Federal Credit Union

- Offering personal loan up to \$5,000 for up to 36 months at 3%

Cedar Point Federal Credit Union

- Offering special loans

Democracy Federal Credit Union

- Offering a personal loan at 0% for 6 months, existing loan extension up to 90 days

Fed Choice Federal Credit Union

- One month's pay at 2.5% for 6 months with 60-day repayment delay, waiver of maturity-based withdrawal penalties, skip-a-pay for VISA cards, vehicle loans, and personal loans

First Financial Federal Credit Union

- Offering skip-a-payment fee waivers, loan deferrals, individualized financial solutions

Freedom Federal Credit Union

- Offering low, fixed rate loan with expedited approval process and consolidation loans or lines of credit, waived fees for Skip-A-Pay requests on qualified loans, 90-day deferral options on qualified loans, penalty-free certificate withdrawals, 0% and expedited credit decisions for line increases on credit cards

Howard County Education Federal Credit Union

- Offering personal loans up to \$1,500, loan consolidation

InFirst Federal Credit Union

- Offering personal loans at 0% for 60 days with direct deposit, skip-a-payment fee waiver, additional individualized financial solutions

Market USA Federal Credit Union

- Offering skip-a-payment fee waiver

NASA Federal Credit Union

- Offering up to \$10,000 at 0% or 60 days, skip-a-payment fee waiver, additional financial solutions

Nymeo Federal Credit Union

- Offering skip-a-payment and other individualized financial solutions

SECU of Maryland

- Offering payment deferrals on existing loans and additional individualized financial solutions

Securityplus Federal Credit Union

- Offering personal loans with no payment for 45 days, early withdrawal fee waiver, skip-a-payment fee waiver, additional personal financial solutions

Signal Financial Federal Credit Union

- Offering payroll advance up to 90% of regular monthly pay and individualized deferments of loan payments

Transportation Federal Credit Union

- Offering personal loans up to \$3,000 at 0% for 45 days, up to 2 months of skip-a-payment fee waived

Massachusetts

City of Boston Credit Union

- Offering up to \$5,000 at 0% for 60-days, skip-a-payment, early withdrawal fee waiver

Digital Federal Credit Unions

- Offering individualized financial solutions

Direct Federal Credit Union

- Offering increases on lines of credit, personal loans at 0% for 6 months, skip-a-payment fee waiver, early withdrawal fee waiver, additional individualized financial solutions

Hanscom Federal Credit Union

- Offering fee waivers, individualized financial solutions

Merrimack Valley Credit Union

- Skip-a-payment on loans for 60-days

NESC Federal Credit Union

- Offering loan payment deferrals and other individualized financial solutions

New Bedford Credit Union

- Offering fee waivers and individualized financial solutions

Service Credit Union

- Offering personal loan up to \$3,000 at 0% for 6 months, additional individualized financial solutions

Michigan

American 1 Credit Union

- Offering individualized financial solutions

Awakon Federal Credit Union

- Payroll advance at 0% for 30-days, additional individualized financial solutions

Calcite Credit Union

- Offering individualized financial solutions

Community Choice Credit Union

- Offering individualized financial solutions

Community Financial Credit Union

- Offering individualized financial solutions

CP Federal Credit Union

- Offering individualized financial solutions

ELGA Credit Union

- Offering individualized financial solutions

Filer Credit Union

- Offering individualized financial solutions

Financial Plus Credit Union

- Offering 30-day loan extensions, individualized financial solutions

First United Credit Union

- Offering individualized financial solutions

FreeStar Financial Credit Union

- Offering a special assistance loan of up to \$10,000 at 5.49% for 12-months with no payment due for 90 days with direct deposit, up to 3 months of skip-a-payment allowed, additional individualized financial solutions

Forest Area Federal Credit Union

- Offering individualized financial solutions

Frankenmuth Credit Union

- Offering individualized financial solutions

HarborLight Credit Union

- Offering individualized financial solutions

Honor Credit Union

- Offering individualized financial solutions

Isabella Community Credit Union

- Offering individualized financial solutions

LAFCU

- Offering individualized financial solutions

My Personal Credit Union

- Offering individualized financial solutions

Michigan State University Federal Credit Union

- Offering up to 3 times monthly pay at 0% for 12-months, skip-a-payment fee waived, loan modifications, individualized financial solutions

Michigan One Community Credit Union

- Offering loans at 0%, fees waived on loans, free payment deferrals, debt and budget reviews, 60-day payment delay on certain loans, and overdraft protection

Northland Area Federal Credit Union

- No-fee, low-interest-rate loan for up to \$1,500 with 45-day repayment delay

People Driven Credit Union

- Offering loans and skip-a-payment options on prior loans

Public Service Credit Union

- Offering personal loans up to \$2,500 at 0% for 6 months, skip-a-payment fee reversals

Safe Harbor Credit Union

- Offering loans at 0%, individualized financial solutions

Service 1 Federal Credit Union

- Offering loan extensions, modifications, skip-a-payment options, financial counseling, individualized financial solutions

Shore to Shore Community Financial Credit Union

- Offering 90-day, 0% loans of up to \$5,000, payment deferral, individualized financial solutions

Soo Co-Op Credit Union

- Offering individualized financial solutions

TBA Credit Union

- Offering individualized financial solutions

United Federal Credit Union

- Waiver of early withdrawal penalty on share certificates, signature loan with no payments for 90 days, loan payment deferments, credit card with 0% introductory annual percentage rate for six months

Wexford Community Credit Union

- 2-month loan extension, personal loan at 3% for 12 months

Wildfire Credit Union

- Offering interest-only loan payments

Minnesota

Affinity Plus Credit Union

- Skip-a-payment for existing loans, low-interest and shorter-term loans

Embarrass Vermillion Federal Credit Union

- Offering extensions on existing loans, additional individualized financial solutions

Diversified Credit Union

- Offering skip-a-payment fee waivers, individualized financial solutions

Firefly Credit Union

- Individualized financial solutions

First Alliance Credit Union

- Skip-a-payment for existing loans, debt consolidation and refinancing, individualized loan options

Hiway Federal Credit Union

- Skip-a-payment for existing loans, debt consolidation and refinancing, individualized loan options

HomeTown Credit Union

- Offering skip-a-payment fee waiver, loans of up to \$5,000 at 0% for 90 days, individualized financial solutions

Mid Minnesota Federal Credit Union

- Offering skip-a-payment options, individualized financial solutions

Southpoint Financial Credit Union

- Offering skip-a-payment fee waivers, loan deferrals and individualized financial solutions

Mississippi

Brightview Federal Credit Union

- Offering 2-month loan extensions

Keesler Federal Credit Union

- Offering credit to members with direct deposit in the amount of normal pay; The credit is not considered a loan and no interest is charged

Jackson Area Federal Credit Union

- Offering loan extensions, fee waivers

Magnolia Federal Credit Union

- Offering special signature loan at 0% for 60-days up to net monthly pay

Members Exchange Credit Union

- Offering 30-day loan extensions, individualized repayment solutions

MS Public Employees Credit Union

- Offering loan extensions and low-interest rate loans

Statewide Federal Credit Union

- Offering amount of previous month's direct deposit as the maximum loan amount at 0% for 30-days, no fees. 2.99% after 60-days, term extended to 180 days; Waive early CD penalty

Gulf Coast Community Federal Credit Union

- Skip-a-payment for existing loans, with no fee

Meridian MS ANG Federal Credit Union

- Offering loans at 1% for 12-months

Rivertrust Federal Credit Union

- Waive early withdrawal on share certificates; Up to \$5,000 at 0% for 6-months; Signature loan with no payments for 90-days, 90-day payment deferrals on loans

Missouri

Central Missouri Community Credit Union

- Offering individualized financial solutions

CommunityAmerica Credit Union

- Offering up to \$1,000 at 0% for 30 days, additional individualized repayment solutions

Mazuma Credit Union

- Offering loans at 0% with no payments for 60-days, additional individualized repayment solutions

Multipli Credit Union

- Offering personal loan up to \$1,500 at 0% for 45 days

Tigers Community Credit Union

- Offering paycheck replacement loans with 0% APR for the life of the loan

West Community Credit Union

- Up to the amount of monthly income at 0% for up to two years

Montana

1st Community Federal Credit Union

- Offering personal loans up to \$2,500 at 0% for 90 days

Billings Federal Credit Union

- Offering personal loans at 0% up to 60 days, skip-a-payment

Glendive BN Federal Credit Union

- Offering 90-day extension on loans

Missoula Federal Credit Union

- \$5,000 with no payment required for 90 days, late fees waived, skip-a-payment fee waived, loan extensions

Montana Federal Credit Union

- Skip-a-payment fee waived, line of credit up to \$6,000 at 0%, personal loan with no payment for 60 days, overdraft fee reversals

Park Side Federal Credit Union

- Two months of skip-a-payment fee waived

Rocky Mountain Credit Union

- Personal loans with no payment for 45 days

Sky Federal Credit Union

- Two months of skip-a-payment fee waived, low-interest personal loans

Whitefish Credit Union

- Offering loans at 0% for 60-days, free two payment deferrals

Valley Credit Union

- Skip-a-payment fee waived

Nebraska

Cobalt Credit Union

- Offering loan deferment up to 90-days, reduce or eliminate interest on debt, loan extensions

Nevada

Boulder Dam Credit Union

- Offering individualized financial solutions

Clark County Credit Union

- Offering skip-a-payment with no fees or change a payment due date

Financial Horizons Credit Union

- Offering individualized financial solutions

Great Basin Federal Credit Union

- Offering skip-a-payment on loans, loans up to \$3,000 for 12-months with no payments for 60-days

Silver State Schools Credit Union

- Offering payment deferments, individualized financial solutions

WestStar Credit Union

- Offering loan extensions/forbearance, fees waived

New Hampshire

Northeast Credit Union

- Offering up to month's pay at 3.99% for 12-months, early withdrawals without penalty, loan deferments up to 3 months, additional individualized financial solutions

New Hampshire Federal Credit Union

- Offering individualized financial solutions

Service Credit Union

- Offering personal loan up to \$3,000 at 0% for 6 months, additional individualized financial solutions

St. Mary's Bank

- Offering skip-a-payment on loans for 2 months, early withdrawals from certificates without penalty, offering individualized financial solutions

Triangle Credit Union

- Offering skip-a-payment fee waiver, payroll advancement with direct deposit, early withdrawal fee waiver

New Jersey

Aspire Federal Credit Union

- Offering 0% APR loans for 12 months of up to \$3,000, skip-a-payment fee waiver, early withdrawal fee waiver, payment deferment

Fort Dix Federal Credit Union

- Offering skip-a-payment fee waivers, individualized financial solutions

XCEL Federal Credit Union

- Offering up to \$10,000 at 4.99% for 24-months

New Mexico

Del Norte Credit Union

- Offering individualized financial solutions

Guadalupe Credit Union

- Offering individualized financial solutions

Zia Credit Union

- Offering 60-day loan extensions, early withdrawals up to \$10,000 without penalty

New York

AmeriCU

- Offering individualized financial solutions

Bethpage Federal Credit Union

- Offering individualized financial solutions

CAP COM Federal Credit Union

- Offering individualized financial solutions and launched a food drive

Nassau Financial Federal Credit Union

- Offering loan payment deferrals, loans at 0%, early withdrawals from certificates without penalty

New England Federal Credit Union

- Offering loan payment deferrals, loans at 0%, early withdrawals from certificates without penalty

Northern Credit Union

- Offering up to \$5,000 at 0% for 90-days, 30-day loan deferment free-of-charge, refinance an existing loan or one from other financial institution, and financial counseling

Mid-Hudson Valley Federal Credit Union

- Offering 2-month loan deferment on existing loans, provide unsecured LOC for two times net pay for new loans, loans up to maximum amount based on normal underwriting criteria using federal income

Teachers Federal Credit Union

- Offering skip-a-payment options, 3-month loan extensions

North Carolina

Champion CU

- Offering existing loan extensions through the shutdown

Mountain Credit Union

- Offering short-term low-interest loans, payment extensions, waiver of fees

RTP Credit Union

- Offering loans, payment deferrals, early withdrawals from certificates without penalty

United Federal Credit Union

- Waiver of early withdrawal penalty on share certificates, signature loan with no payments for 90 days, loan payment deferrals, credit card with 0% introductory annual percentage rate for six months

North Dakota

Area Community Credit Union

- Offering loan extensions of up to two months on existing loans

Capital Credit Union

- Offering short-term paycheck replacement loans, individualized financial solutions

First Community Credit Union

- Offering low interest rate bridge loans and loan payment extensions for 60 days

GEM Federal Credit Union

- Up to \$7,500 at 0% for 6mo

NorthStar Community Credit Union

- Offering loan deferments, additional individualized financial solutions

Railway Credit Union

- Offering interest-free paycheck replacement loans

United Savings Credit Union

- Offering personal loans at 0% up to 6 months with direct deposit, loan extension up to 2 months

Ohio

Day Air Credit Union

- Offering personal loans up at 0% up to 30 days

Sharefax Credit Union

- Offering up to \$2,500 at 2.5% for 6-months, first payment deferred for 3 months, loan extensions

Towpath Credit Union

- Offering loans up to one month's gross income at low interest, skip-a-payment options, individualized financial solutions

Wright-Patt Credit Union

- Offering loan equivalent to federal net bi-weekly pay at 6.25% for 12-months, 1 months' pay back at 0% if paid within 1 month of issuing loan

Oklahoma

Cherokee Strip Credit Union

- Offering loans up to \$3,000 at 0.99% for 11-months, fees waived on Skip-A-Payment

INTEGRIS Federal Credit Union

- Offering individualized financial solutions

Tinker Federal Credit Union

- Offering paycheck replacement loans with 0% APR for 90 days, up to \$6,000 and fee waivers

TrueSky

- Up to \$6,000 at 0% for 60-days, 1.99% up to 6 months, overdraft forgiveness, up to two skip-a-pay, early withdrawal fee waivers

TTCU

- Skip-a-pay fee waiver, additional individualized financial solutions

Oregon

Clackamas Federal Credit Union

- Offering individualized financial services

Northwest Community Credit Union

- Offering Individualized financial solutions

MAPS Credit Union

- Offering up to \$5,000 at 0% for 90 days, existing loan payment deferral, early withdrawal fee waiver

Mid Oregon Credit Union

- Offering individualized financial solutions

OnPoint Community Credit Union

- Offering up to \$6,000 at 0% for 90-days, loan deferments, restructure existing loan, skip-a-payment fees waived

Oregon State Credit Union

- Offering loans for 60-days, waived penalties on early withdrawals on certificates, skip-a-payment, line of credit increases, fee reversals

Pacific Northwest Federal Credit Union

- Offering personal loans with no payment for 60 days, skip-a-payment fee waiver, additional individualized financial solutions

Rogue Credit Union

- Offering individualized financial solutions

Unitus Community Credit Union

- Offering waivers for late payment fees, overdraft and stop payment fees, individualized financial solutions

USAgencies Credit Union

- Offering individualized financial solutions

Wauna Credit Union

- Up to \$3,500 at 0% for 12-months, with no payments required for the first 60-days

Pennsylvania

American Heritage Credit Union

- Offering personal loans at 0%, payment deferral on existing loans, overdraft fee refunds, early withdrawal fee waived, lay payment fee waived, additional personalized financial solutions

AmeriChoice Federal Credit Union

- Offering skip-a-payment fee waiver, withdrawal penalty waivers, loan refinance, individualized financial solutions

Cross Valley Federal Credit Union

- Offering skip-a-payment on existing loans, Up to \$5,000 at 5.99% for up to 36-months

Democracy Federal Credit Union

- 0% for 6 months, existing loan extension up to 90-days

Service 1st Federal Credit Union

- Offering up to \$5,000 at 5.99% for 36-months

Penn East Federal Credit Union

- Offering up to \$4,000 at 0% for 18-months, skip-a-payment options, auto refinance

Rhode Island

Greenwood Credit Union

- Offering personal loans up to \$2,500 at 0% for 6 months, early withdrawal fee waiver, skip-a-payment fee waiver, additional individualized financial solutions

Navigant Credit Union

- Offering fee waivers, personal loans up to \$3,000 at 0% for 90 days, early withdrawals from certificates without penalty, waived late fees

Ocean State Credit Union

- Offering early withdrawals from certificates without penalty, individualized financial solutions

Pawtucket Credit Union

- Offering up to \$3,000 at 0% for 90-days, 3-month loan deferment, waive penalty on early withdrawals

People's Credit Union

- Offering skip-a-payment fee waivers, salary advance, short-term loans at 0%, waived fees, loan deferments

PGE Federal Credit Union

- Offering individualized financial solutions

South Carolina

Family Trust Federal Credit Union

- Offering low interest personal loans for 90 days, payment deferrals on existing loans

Palmetto Trust Federal Credit Union

- Payroll advance for 30 days at 0% with direct deposit, 3.5% for new direct deposit set up, 30-day loan extension

South Carolina Federal Credit Union

- Offering loans at 0%, flexible payment options, loan extensions

South Dakota

Black Hills Federal Credit Union

- Individualized financial solutions

Fort Randall Federal Credit Union

- Offering individualized financial solutions

Lakota FCU

- Offering loan extensions for unpaid government workers

M-O Federal Credit Union

- 0% loans, individualized financial solutions

Minutemen Federal Credit Union

- Early withdrawal penalty waiver, one-month skip-a-payment, 30-day line of credit at 0%

NorState Federal Credit Union

- Offering short-term loans at 0% or low-interest, skip-a-payment on loans with fees waived

Oahe Federal Credit Union

- Existing loan deferral, additional individualized financial solutions

Sentinel Federal Credit Union

- Early withdrawal penalty waiver, 30-day loans at 0%, up to 18 months at 1%

Tennessee

Enbright Credit Union

- Offering loan modifications, skip-a-payment fee waivers and fee waivers for emergency loans

ORNL Federal Credit Union

- Offering loans at 0% for the first six months and 3% for the remainder of term for 48 months

Scenic Community Credit Union

- Offering skip-a-payment fee waivers, individualized financial solutions

Tennessee Valley Federal Credit Union

- Offering individualized financial solutions

TNConnect Credit Union

- Offering loans at 0%

US Community Credit Union

- Offering loans at 0%, fees waived for skip-a-payment, early withdrawals fees waived, individualized financial solutions

Texas

5 Point Credit Union

- Offering individualized financial solutions

Alliance Credit Union

- Personal loan with 90-day payment delay

Border Federal Credit Union

- Offering credit advances, loan payment deferrals, individualized financial services

Evolve Credit Union

- Offering individualized financial solutions

FedStar Credit Union

- Offering personal loans up to \$6,000 at 2% up to 12 months

FirstLight Federal Credit Union

- Offering loans at 0%, payment extensions, waive penalty for early withdrawals from certificates, line of credit

GECU

- Offering loans, assistance on existing loans, waive penalty for early withdrawals from certificates, line of credit

Government Employees Federal Credit Union

- Personal loan at 5% with 60-day payment delay, 60-day deferral on existing loans

Houston Texas Fire Fighters Federal Credit Union

- Offering short-term loans at 0% for the amount of missed paychecks for 30-days, extending due dates on loans up to 2 months, allowing early withdrawals without penalty

JSC Federal Credit Union

- Offering personal loan at 0% up to 3 months

Neighborhood Credit Union

- Offering loan deferment, waived fees, individualized financial solutions

Texas Trust Credit Union

- Offering individualized financial solutions including loan payment deferments, low interest short-term loans, waived fees

TFCU

- Offering assistance on existing loans, waive penalty for early withdrawals from certificates, low interest on new loans with extended terms, line of credit

Utah

America First Credit Union

- Offering personal loan of up to \$4,000 at 0% for 30-days, skip-a-payment, interest-only payments, loan extensions, additional individualize financial solutions

American United Federal Credit Union

- Offering personal loans at 0%, payment extensions for 90 days on existing loans, early withdrawal fee waived, additional personalized financial solutions

Box Elder Credit Union

- Offering personal loan up to \$1,000 at 0% for 30 days, skip-a-payment, debt consolidation

Cypress Credit Union

- Offering personal loan up to \$5,000 at 0% for 60 days with direct deposit, additional personalized financial solutions

CUP Federal Credit Union

- Offering personal loan up to \$4,000 at 4% for 90 days

Granite Credit Union

- Offering payment deferral on existing loans, early withdrawal fee waived, additional personalized financial solutions

Hercules Credit Union

- Offering Skip-a-payment, signature loans up to \$1,000 with no payment for 60 days

Members First Credit Union

- Offering personal loan up to \$4,000 with no payment for 45 days with direct deposit, skip-a-payment fee waived, early withdrawal penalty waived

Weber State Credit Union

- Offering personal loans up to \$4,000 at 4.49% for 12 months, skip-a-payment fee waived

Vermont

VSECU

- Personal loan up to \$1,500

Vermont Federal Credit Union

- Skip-a-payment fee waived, unsecured loan of up to \$3,500 at 3% with 60-day repayment deferral, relaxed debt collection, repossession, and foreclosure actions

Virginia

ABNB Federal Credit Union

- Offering skip-a-payment fee waiver, one-time paycheck replacement loan at 0%

Agriculture Federal Credit Union

- Up to \$6,000 line of credit at 0% for 60 days for members with direct deposit, personal loan deferral up to 45 days with flexible repayment terms up to 60 months

CommonWealth One Federal Credit Union

- Offering up to \$5,000 with no payment for 90-days, Skip-a-payment

Congressional Federal Credit Union

- Offering line of credit loan at 0% for 60-days, loan deferments, early withdrawal waivers

Democracy Federal Credit Union

- 0% for 6 months, existing loan extension up to 90-days

InFirst Federal Credit Union

- Offering personal loans at 0% for 60 days with direct deposit, skip-a-payment fee waiver, additional individualized financial solutions

Justice Federal Credit Union

- Personal loans up to \$3,000 at 3.19% for 24 months with 90-day payment deferral, 30-day existing loan deferral

NASA Federal Credit Union

- Offering up to \$10,000 at 0% or 60 days, skip-a-payment fee waiver, additional financial solutions

PenFed Credit Union

- Offering skip-a-payment fee waivers, 2% discount on new loans and 0% overdraft line of credit up to \$6,000 per person per pay period

Peoples Advantage Federal Credit Union

- Skip-a-payment on loans and early withdrawals on CDs without penalty

United States Senate Federal Credit Union

- Offering personal loan at 0% for 3 months, additional individualized solutions

Washington

Gesa Credit Union

- Offering skip-a-payment fee waivers, short term loan extensions

HAPO Community Credit Union

- Offering Individualized financial solutions

Horizon Credit Union

- Skip-a-payment options, loan extensions and restructuring

Kitsap Credit Union

- Offering individualized financial solutions

Northwest Community Credit Union

- Offering Individualized financial solutions

North Coast Credit Union

- Offering individualized financial solutions

Numerica Credit Union

- Offering individualized financial solutions including skip-a-payment options, flexible loan extensions and uncollateralized loans with quick underwriting

Peninsula Credit Union

- Offering individualized financial solutions including skip-a-payment

O Bee Credit Union

- Offering loans at 4%, loan modification, skip-a-payment fees waived

Spokane Federal Credit Union

- Offering personal loans at 0% for 90 days

STCU

- Offering Individualized financial solutions

WECU

- Offering up to \$6,000 at 0% for 90-days, up to \$7,500 at 6% for 48-months, skip-a-payment options

Wisconsin

The following Wisconsin credit unions are offering individualized financial solutions based on their members' needs

- 1st Community Credit Union
- Altra Federal Credit Union
- Appletree Credit Union
- Badger-Globe Credit Union
- Blackhawk Community Credit Union
- Brewery Credit Union
- Capital Credit Union
- Community First Credit Union
- Connexus Credit Union
- CoVantage Credit Union
- Dane Co Credit Union
- Enterprise Credit Union
- Evergreen Credit Union
- Fond du Lac Credit Union
- Fort Community Credit Union
- Glacier Hills Credit Union
- Kohler Credit Union
- Madison Credit Union
- Marathon County Employees Credit Union
- Marshfield Medical Credit Union
- N.E.W. Credit Union
- Northern Paper Mills Credit Union
- Oshkosh Postal Employees Credit Union

- Oshkosh Truck Credit Union
- PCM Credit Union
- People's Choice Credit Union
- Royal Credit Union
- Shoreline Credit Union
- Southern Lakes Credit Union
- St. Mary's & Affiliates Credit Union
- Summit Credit Union
- Tri-County Credit Union
- University of Wisconsin Credit Union
- Westby Co-op Credit Union
- WESTconsin Credit Union
- Winnebago Community Credit Union

West Virginia

Charleston Federal Credit Union

- Personal loans at 1% for 12 months, skip-a-pay fee waived for 1 month

Mountain Heritage Federal Credit Union

- Offering skip-a-payment fee waivers, mortgage assistance

One Community Federal Credit Union

- Offering 90-day paycheck advances at 0% APR, mortgage assistance

Pioneer WV Federal Credit Union

- Up to \$5,000 at 0% for 90 days

West Virginia Central Federal Credit Union

- Offering paycheck replacement loans

Yellowstone Federal Credit Union

- Skip-a-payment on loans through end of shutdown

Wyoming

First Education Federal Credit Union

- Offering skip-a-payment on all loans, 0% loans for amount of net income for 2 months

Meridian Trust Federal Credit Union

- Offering personal loans at 0%, skip-a-payment, early withdrawal fee waiver, additional individualized payment support

Pathfinder Federal Credit Union

- Offering personal loans at 0% for 90 days, early withdrawal fee waiver, loan extensions

Reliant Federal Credit Union

- Offering personal loans at 0% at 90 days, early withdrawal fee waiver, extensions on existing loans, additional individualized financial solutions

Sunlight Federal Credit Union

- Offering individualized financial solutions

Sheridan Community Federal Credit Union

- Offering personal loans at 0%, 90-day loan extensions

UniWyo Federal Credit Union

- Offering loans at 0%, no penalties for early certificate withdrawals, skip-a-payment options with no fee, lower monthly loan payment

Yellowstone Federal Credit Union

- Up to \$5,000 at 0% for 90 days, additional individualized financial solutions

WyHy Federal Credit Union

- Offering loans, open-end lines of credit, individualized financial solutions