

Helping members make ends meet during the shutdown

Most American families don't have enough savings to manage through an unexpected emergency. Whether it's a natural disaster, a political crisis like the government shutdown, or something more common like a lost job or medical issue, life's challenges come fast and hit many people so hard they struggle to recover.

62% of the families affected by the recent partial government shutdown reported that they depleted most or all their savings

54% of Americans are within two paychecks of severe financial stress

63% of Americans can't cover a \$500 emergency

Sources: 2018 Prudential Financial Wellness Census; 2019 Fox News Poll

Credit unions support members in good times and bad.

People need reliable and supportive financial services to weather whatever comes their way.

Thousands of credit unions immediately acted to help members affected by the 2019 partial government shutdown without lawmakers having to ask.

▶ When our members needed us, we were there.

This is our "People Helping People" philosophy. Our mission and structure exist to serve our members.

Credit unions were there for the shutdown. We are there for wildfires, floods and hurricanes. We are there every day for 115 million Americans.

And we'll continue to be there, whenever our members need us most.

When CUNA asked 500+ credit unions about how they helped, we learned some truly incredible things:

11,000+

members were afforded loan extensions and other modifications, often with associated fees waived

Credit unions provided **>\$46 million** in low- or no-interest loans

60,000+

members turned to their credit union for support

>3,000

people joined a credit union to help them get through the shutdown's financial challenges