

**Cooperative Credit Union Association, Inc.**  
**Government Shutdown Financial Relief Assistance**  
**Delaware**

**Dexsta Federal Credit Union**

Grant current members, working for a federal agency, with loans affected by the government shutdown three-month extensions, by member request.

**Dover Federal Credit Union**

Offers a *Shutdown Assistance Loan* to their members who are directly affected, as well as to the affected that are eligible for membership. In the event that the government fails to pay employees while the shutdown is occurring, qualifying members may receive up to 75% of their normal net pay amount for each of their scheduled pay periods.

Disbursed funds are deposited directly into accounts on regularly scheduled pay dates and are borrowed at a 0% interest rate while the shutdown is ongoing. Once the shutdown has ended, and the payroll of those impacted has been restored, the amount borrowed will remain at a 0% interest for the following 60 days and can be paid in full at any time. After 60 days has passed, any remaining balance will be converted into a loan with a 3% interest rate and with a 12-month repayment period.

Offers a payroll advance of up to \$5,000, with generous repayment terms, loan extensions on existing loans, and will not charge a penalty on early CD withdrawal.

**Stepping Stones Community Federal Credit Union**

Offers loans/advances on direct deposits and waives penalties on any early CD withdrawal. Same day applications and processing.

For paycheck advances, up to \$5,000 with no payments for 90 days. For loans, 3.25% on loans with payments not starting until 30 days after receiving the first pay check after shutdown ends.