

Cooperative Credit Union Association, Inc.
Government Shutdown Financial Relief Assistance
New Hampshire

New Hampshire Federal Credit Union

Offering loans to help bridge gaps in receiving paychecks.

Providing relief for loan payments that may become overdue.

Northeast Credit Union

Offering deferments for up to three months on consumer loans

Offering 3.99% APR on a 12-month signature loan.

- No payment for 90 days
- 0% interest for the first 90 days; 3.99% APR fixed rate thereafter
- Max loan amount is member's monthly NET pay
- If the shutdown persists more than one pay period, an extension of the loan will be reevaluated

Offering payroll direct deposit.

- Upon member's request, member's Net pay will be deposited in their checking account to be repaid
- Payroll deposit will continue at member's request, at the credit union's discretion, until Government funding is restored.

Waiving penalties for Certificates of Deposit, subject to IRA rules.

Service Credit Union

Posts a one-time credit to members' account based on the pay period closest to the one missed, provided that direct deposit was in place for 3 consecutive months prior to the shutdown.

- For example, if they are paid bimonthly, the credit of that amount will take place either January 1 or January 15, and will be based on the credit posted closest to December 1 or December 15. If they are paid biweekly, then the credit of that amount will take place January 11 and will be based on their last mid-month payroll.

Offers a Government Shutdown Loan at 0% APR for up to 6 months up to \$5,000 to those who qualify. Members who received the one-time payroll posting may also apply for the 0% loan.

Assisting with a 90-day payment deferral on selected consumer loans.

Waiving early withdrawal penalties on existing Certificates of Deposits.

St. Mary's Bank

Offering consumer loan payment deferment of two months.

Offering 2% discounted interest rate on a new personal loan with first payment extended 60 days; waived origination fee.

Increasing rate discount to 3% off our standard personal loan rate for St. Mary's Bank checking account with direct deposit and automatic payment.

Waiving penalties to Certificates of Deposit.

Triangle Credit Union

Offering free skip a payment for two loan payments within a 12-month period.

Advancing NET pay up to a month depending on when the shutdown ends based on last payroll received through direct deposit.

Penalty-free Certificate of Deposit withdrawal.

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