

Government Furlough Assistance Plan for Del Norte Credit Union Members

Del Norte Credit Union (DNCU) is proud to provide assistance to our members impacted by the federal government's closure. To qualify for our member assistance program, current members must be in good standing and provide a copy of a recent pay stub and furlough documentation for all options listed below.

Current qualified DNCU members who are impacted are eligible for:

- **Member Assistance Loan**

With unpaid leave or shortened work weeks, this 0% APR* loan for up to a maximum term of 6 months can help you meet everyday expenses. Del Norte Credit Union will extend a loan equal to the amount of two biweekly or four weekly net paychecks, up to \$5,000 maximum. First payment is due in 60 days and the loan must be repaid in 180 days. Approvals on these loans will be determined on a case-by-case basis and can be applied for at any of our locations, online, or through our Loan-by-Phone options.

* Annual Percentage Rate (APR). Subject to approval. This loan is specific to government employees subjected to mandated furlough. Individual applications only; joint or co-signers are not allowed. **Online application channel will automatically pull credit when submitted.** This offer is for existing members only.

- **Loan Payment Extensions (Skip-A-Pays)****

If you have an existing loan with Del Norte Credit Union, there are options available for payment extensions. For extension requests please contact our Member Solutions department at 505-455-5330.

**Subject to approval. One Skip-A-Pay per DNCU consumer loan up to 60 days and 30 days on real estate loans. All accounts and loans must be in good standing prior to furlough. Interest will continue to accrue on the outstanding balance even though a payment is not required.

- **Early Share Certificate Withdrawal**

If your pay has been delayed or your hours reduced, you may withdraw from your certificate early, without penalty.

- **Courtesy Pay Fee Waiver**

If you have a shortfall, Del Norte Credit Union will waive courtesy pay fees for up to two months.

As a member-owned not-for-profit financial institution, we strive to act in the best interest of our membership and be an ideal partner for your future. To apply for assistance during the government furlough, please call us at 505-455-5356 or visit one of our office locations.