

# Government Shutdown Assistance

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SCCU is closely monitoring the current government shutdown situation and the impact it may have on segments of our membership. SCCU is offering a special no-interest signature loan to assist members who may experience a financial hardship due to a government shutdown.

## How May a Government Shutdown Affect Me?

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### Frequently Asked Questions

**Q. Is the Federal Reserve Open?**

Yes, the Federal Reserve remains open and is functioning as normal.

**Q. Will my Social Security check arrive?**

There is a government plan for providing critical services such as social security payments; therefore we are not anticipating any interruption with payments. Please contact your local Social Security office if you have any questions.

**Q. Should I withdraw cash in case this occurs?**

No. SCCUs operations will not be impacted by the shutdown. The Federal Reserve is open, and all SCCU branches, ATMs, and all departments will remain open. You are able to write checks and use your ATM, debit, and credit cards as usual.

**Q. Will my checks clear?**

Yes

**Q. Will there be any impact on my SCCU transactions?**

No.

**Q. Will I be able to send or receive a wire?**

Yes

# Member Relief Signature Loan – 0% APR\* up to one month pay

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## Eligibility

- Members whose pay may be affected by a government shutdown, who have set up direct deposit with SCCU, and who are:
- Active Duty Servicemembers of the Army, Marine Corps, Navy, Air Force or Coast Guard
- Army of Air National Guard on federal active service
- Officer Candidates of the Armed Forces
- Government contractors may be eligible if their direct deposit of pay is received directly from the federal government and will be impacted by a government shutdown

## Loan Terms

- 12 months maximum at 0% Annual Percentage Rate (APR)
- Repayment will be up to 12 equal monthly installments
- No prepayment penalty
- Full loan amount will be disbursed to member at loan closing

## Requirements

- Must be a current member of SCCU
- Must have had a government employment payroll direct deposited into a SCCU account within 30 days of government shutdown
- Income derived from government retirement and social security is not qualified for this loan product
- Maximum loan amount will be equal to one (1) month of net pay, as verified by direct deposit history
- No minimum credit score requirement

**To request assistance, call Express Services at 800-447-7228**

\*APR is Annual Percentage Rate. Loans granted based on creditworthiness. Certain restrictions apply. SCCU standard late fees will be charged if borrower does not meet payment terms. Offer subject to change and may be withdrawn by SCCU at any time.