

OPM guidance: <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/>

Unemployment benefits by location:

- DC: <https://does.dc.gov/service/unemployment-compensation-process>
- VA: <http://www.vec.virginia.gov/unemployed>
- MD: <http://www.dllr.state.md.us/employment/unemployment.shtml>

TSP Resources: <https://www.tsp.gov/whatsnew/Content/index.html#loanrate>

## **Banks**

The following banks have assistance offers specifically for furloughed federal employees. Many other banks offer assistance based on the specific needs of the individual.

Wells Fargo: <https://www.wellsfargo.com/help/government-shutdown>

- Wells Fargo mortgage, loan, and credit customers may qualify for forbearance or other payment assistance programs based on their individual circumstances.

JP Morgan Chase: <https://media.chase.com/news/chase-assists-during-government-shutdown>

- Chase offers hardship programs to customers broadly who have been affected by unemployment, financial strain or natural disasters.
- Chase will automatically waive or refund overdraft and monthly service fees on Chase checking and savings accounts if an employee's salary from an affected federal agency was direct-deposited into the account in November, 2018.

Congressional Federal Credit Union: <https://www.congressionalfcu.org/loans/personal-loans/furlough-solutions>

- Offers a Relief Line of Credit designed to help you. It has an initial rate of 0.00% APR during the 60 day draw period; thereafter, the rate is 4.00% APR on the remaining balance for 36 fixed equal monthly payments.
- May be able to defer payments on your existing Congressional Federal loans and credit card balances. Contact us to discuss your current payments.

AgFed Credit Union: <https://www.agfed.org/government-shutdown-assistance/>

- Members affected by the shutdown may be able to defer payments on their AgFed consumer loans during the furlough period with the Skip-a-Payment option.

Navy Federal Credit Union: <https://www.navyfederal.org/about/government-shutdown.php>

- Members can request a one-time based on the amount of the most recent direct deposit of pay made prior to the interruption of pay. Loans have a 0% APR and are available up to a maximum loan amount of \$6,000.

Apple Federal Credit Union: <https://applefcu.org/personal-banking/loans/government-shutdown-assistance>

- If you are a federal government employee and have direct deposit with Apple Federal Credit Union, and you are not being paid during the shutdown, we may be able to provide you with a 0% interest loan, up to a maximum of \$5,000. The maximum repayment term

will be 6 months and you will only be eligible for the loan in the event that the government fails to pay eligible employees during the shutdown.

US Postal Service Federal Credit Union: <https://www.uspsfcu.org/member-services/government-shutdown-assistance/>

- Furlough Loan - You may borrow up to \$10,000 at a special rate of 4.00% APR for up to a maximum of 24 months and payments will be deferred for the first 90 days.
- Skip-a-Pay - Fees will be waived on all eligible loans.
- Payment Deferment – We will work with you on existing loans that you may have with USPS FCU that may not qualify for the skip-a-pay program. Loans must be current in order to apply.
- Withdrawal Penalty Fees Waived – Waived penalty fees for early withdrawal from club accounts or share certificates - so additional funds are available when needed.

CBC Federal Credit Union: <https://www.cbfcu.org/government-shutdown-assistance>

- Overdraft Protection Privilege up to \$2,500 with no charge.
- Skip-A-Pay on your CBC Consumer Loans with no charge.

Fed Choice Federal Credit Union: <http://www.fedchoice.org/my-life/furlough-center/>

- Waive Withdrawal Penalties - If you need early access to the funds that you've saved in your Holiday Club Account or FedChoice Certificate, you may withdraw your money before maturity to help get you through the furlough. And, FedChoice will waive the early withdrawal fee/penalty.
- If you are a Federal civilian employee (active or retired) or a Federal Contactor who will not be receiving a paycheck or retirement check as a result of a Federal government shutdown, you will be able to take advantage of our short term/reduced rate Furlough Loan as a FedChoice member.

PenFed Credit Union: <https://www.penfed.org/frequently-asked-questions/assistance>

- You may be eligible for our Direct Deposit Assistance Program. This new program will allow impacted members to obtain a 0% advance on their overdraft line of credit in the amount of their net pay from a qualifying government agency.

USAA: <https://www.usaa.com/inet/pages/ContactUsMain>

- Please contact us at 800-531-8722 for additional products that may be available to meet your specific needs.