

# Virginia National Guard

## Resources

This bulletin provides a consolidated list of resources available to assist during periods of financial hardship or government disruption.

### Financial Assistance:

**Personal Financial Counseling:** Robert Trull, CFP®, AFC® – 703.635.9853, [pfc.richmond@magellanfederal.com](mailto:pfc.richmond@magellanfederal.com) (Magellan Federal)

**Military OneSource:** Access Personal Financial Counselors and Military Family Life Counselors: <https://www.militaryonesource.mil/>

**USAA:** No-interest loans (up to \$6,000) for members employed by impacted federal agencies: <https://www.usaa.com/inet/wc/ent-gov-shutdown-assistance-landing-mkt?akredirect=true>

**Navy Federal Credit Union:** No-interest loans equivalent to past federal pay direct deposit. <https://www.navyfederal.org/government-shutdown-assistance/>

**Air Force Aid Society & Army Emergency Relief:** Available to T10 Soldiers and Airmen. <https://www.afas.org/> <https://afas.org/how-we-help/standard-assistance/> & <https://www.armyemergencyrelief.org/> [Charles.Durr@acrhq.org](mailto:Charles.Durr@acrhq.org)

**EANGUS We Care for America Foundation:** Zero-interest loans for National Guard Service members (enlisted & officer) through the National Guard Relief Fund (NGRF): <https://ngrf.odoo.com/our-services>

**National Guard Relief Foundation-** <https://www.ngrelief.org/> Kari Hegg- 800-234-3264 ext. 2 [director@eangus-wcfa.org](mailto:director@eangus-wcfa.org)

**Bank of America:** announced assistance available to furloughed Federal employees. Call the priority assistance line 844.219.0690.

**Chase Bank:** Chase today announced efforts to help its customers who are U.S. government employees affected by the U.S. government shutdown. Here's the special line they set up 1-888-356-0023.

**Congressional Federal Credit Union:** For more information on our Relief Line of Credit or any of our assistance programs, contact our Member Service Representatives at 800-491-2328 or stop by one of our branch locations.

**Fed Choice:** They're offering quite a few different options to assist – for existing and new members.

**Interior Federal Credit Union:** They're offering a special loan for both member and non-member furloughed Federal workers. Net paycheck up to \$15,000, interest free up to 30 days. Members may apply for a limit up to the equivalent of 2 net paychecks. More offers are available on the site or call 800-914-8619.

**U.S. Bank:** Will waive all late fees if you miss a mortgage payment due to the shutdown. Also mentioned they will defer first payment dates for new mortgages.

**U.S. Employees Credit Union:** USECU is also offering shutdown loans, but only until Tuesday, January 15th. Call (312) 922.5310 to get help.

**SunTrust:** SunTrust didn't make a specific offer, but they did make a public announcement that they have programs in place to help clients affected by the shutdown.

**Synchrony Bank:** This company handle store cards for Amazon, Lowes, Walmart, JCPenney, Chevron/Texaco, and many other large nationwide companies that you might do business with on a day-to-day basis. They are allowing affected customers to defer payments until after the shutdown. Contact them for more information.

**Union Plus:** For union members, there are a great number of options available if you're with Union Plus. Call them at 800-472-2005 to ask about these offers: \$300 Furlough Grant for eligible Union Plus credit card holders, Mortgage Assistance Loan & \$300 Grant: payment grace period for your Union Plus Life and Accident Insurance, payment grace period for Union Plus Auto Insurance, and payment grace period for Union Plus Life and Accident Insurance.

**Wells Fargo:** Here's a full list of all shutdown assistance lines at Wells Fargo. They've got a few different options to help depending on the services you have with their bank.

### Food Banks:

Feeding America: <https://www.feedingamerica.org/need-help-find-food>

Virginia Food Banks: <https://vafoodbanks.org/find-food>

Ample Harvest: <https://ampleharvest.org/find-food>

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### Heating & Cooling Assistance:

**Virginia Veterans and Families:** <https://www.dvs.virginia.gov/benefits-services/veteran-and-family-support>

**Comprehensive Support:** 211 Virginia – Housing, food, healthcare, and more: <https://211Virginia.org>

**Blue Star Families Shutdown Resource Hub:** A comprehensive directory of aid programs and local services: <https://www.bluestarfamilies.org/shutdown-resources/> (Includes links to Feeding America, Cohen Veterans Network, Soldiers' Angels, VA contingency planning, and commissary/exchange updates).

### Vehicles:

**Toyota Financial Services & Lexus Financial Services:** Affected lease and finance customers in good standing with their accounts may be eligible to take advantage of up to two months of finance contract payment extensions or lease deferred payments. Toyota Financial Services call 800-874-8822 and Lexus Financial Services call 800-874-7050.

**Hyundai Capital:** Hyundai will extend all Hyundai Capital auto loans and lease payments for 30 days for current Hyundai owners who are federal government employees furloughed during the shutdown. Impacted consumers should contact Hyundai Motor Finance at 1-800-523-4030 to take advantage of this offer.

**Kia Motors Finance:** Kia has announced they're offering deferred payments of 30 days. If you've been affected by the current Government Shutdown and need assistance from Kia Finance, please contact us at 1-866-331-5632.

**Ford Credit, GM Financial, & Mercedes-Benz Financial Services:** It has been reported that these companies are among those providing qualified customers options such as payment deferrals, late fee waivers and special care lines to address their individual problems, though official announcements from these companies have not been released online.

### Furlough Grants:

**FEEA-NARFE:** This is an awesome offer that every furloughed Federal worker needs to take advantage of. FEEA-NARFE fund is offering \$100 grants to active federal employee members who are not receiving a paycheck during the current shutdown due to being furloughed or working in excepted status. To apply, visit the FEEA website.

### Thrift Savings Plan:

**TSP Plan News and Announcements:** TSP allows for the suspension of loan payments when you go into non-pay status. They do not require documentation about your furlough currently. Missing one or two payments will not cause your loan to go into default. Log in to your account to check your status or simply call the Thrift Line at 1-877-968-3778.

### Mobile Telephone Service Providers:

**AT&T:** Will assist with adjusting late fees, providing extensions, and revising payment schedules.

**Sprint:** Will provide short-term payment solutions. Call 1-888-211-4747

**T-Mobile:** Offering short-term assistance and can spread service payments over time. Call 1-877-746-0909 or 611 from a T-Mobile device.

**Verizon:** Offering flexible payment options and has a Promise to Pay program to set payments for a future date. Call 1-866-266-1445.

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### Rental Home Assistance:

National Rental Home Council: Represents many of the nation's largest operators of single-family rental homes. They're offering deferred rent payment options with no late fees to any renter who has been furloughed.

OPM Sample Letters for Creditors and Mortgage Companies: OPM created these sample letters for Federal workers to contact their landlords, mortgage lenders, and utilities, to request help during the shutdown.

### Home, Auto & Life Insurance Relief:

MetLife: For those not receiving a paycheck from the federal government because of the current shutdown, MetLife Auto & Home may grant a one-time, 30-day grace period on your payment of premium on a MetLife Auto & Home policy. Members must request this one-time allowance by calling 1-800-GET-MET8. Certain restrictions apply, and premium remains due after delay expires.

Fidelity & Guaranty Life Insurance Company: To help the nearly 27,000 AFGE members who currently have a policy with the company during this government shutdown, the company "will keep the policy-in-force by waiving the cost of insurance charges for the next 30 days.". Policies beginning with the letter "Y" call: 844-800-9146, all other policies call: 888-513-8797

Other Notable Mentions for Relief & Assistance.

Rent-A-Center (Benefits Plus Membership): If your account was up to date at the time of furlough and you are a part of benefits plus you may be eligible for a payment waiver based on your state: "Involuntary Unemployment Payment Waiver: Losing a job is hard and making payments while unemployed is even harder. Fortunately, your Membership waives your payments when you are involuntarily unemployed. Whether you were fired, laid off, suspended, or are out of work due to a labor dispute or strike, your payments are covered for up to four (4) months, up to \$1,000, or when you're able to return to work."

### National Freebie Offers:

U.S. Office of Personnel Management: Their fact sheet states that federal employees may be eligible for unemployment compensation administered by state unemployment insurance agencies. So, eligibility is determined by state law, not on the Federal level, which may work in your favor.

USAA is offering deferments for all loans and credit card payments.

### Childcare Assistance:

Upwards – Financial assistance, vetted providers, extended hours, and enhanced support: <https://upwards.com/benefits/military>

