OCTOBER 30, 2025

USAA®

GOVERNMENT SHUTDOWN PROGRAM

USAA BANK

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USAA launched the government shutdown program on October 8th in response to the government shutdown

- Eligible members may apply for the government shutdown loan and payment assistance at www.usaa.com/relief
- If you're unable to complete your request online, call **1-855-764-4617**

0% Interest Loan

Loan Details

- The Government Shutdown Loan is a 0% interest loan equal to the amount of your net pay.
- Loan repayment: Payments are due in two equal installments. The first is due in about 60 days and the second in about 90 days

Loan Eligibility & Requirements:

- Designed to help USAA members who are employed by an impacted federal agency or joint account holders.
- Must have direct deposit set up to a USAA Bank checking or savings account as of the federal payment disruption date (10/1/2025)
- Receive at least one qualifying direct deposit[1] to that same account within the 30 days before the start of the disruption.
- Foreign physical addresses not permitted.
- Credit approval required from USAA Bank.

Payment Assistance

Banking

Special payment assistance programs may be available on existing USAA Bank accounts for eligible members.

- Consumer Loans: 2-month payment extension; no interest accrues during this period
- Credit Cards: 3-month payment extension; interest continues to accrue
- Deposit Accounts: Overdraft fees waived or refunded
- HELOC: 3-month payment extension; interest continues to accrue

Life and Health Insurance

We offer special payment arrangements on life and health insurance policies. Options may vary by state and may be subject to state regulatory requirements.

Member Support

Total Members Served:

More than 127,000

Total Dollars Relief Provided:

More than $384,000,000

“To our service member and federal workers continuing to serve during this time: thank you. We also extend our gratitude to the families who support you. Your service and sacrifice are recognized, valued and deeply appreciated.”

-Juan Andrade

USAA’s 12th President and CEO

CEO Communication to Members on 10/1/2025

[1] A qualifying direct deposit is a direct deposit from an impacted federal agency to a USAA Bank checking or savings account. An "impacted federal agency" is a federal government agency that is currently without federal funding.

Data as of 8:00 AM CT 10/30/25