

# Payroll Disruption Relief Program

From time to time, employees may be impacted when budget or other workplace negotiations cause a payroll disruption. Although these disruptions are often short in duration, many employees turn to their credit union for assistance.

Credit Union members who are impacted by a payroll disruption may utilize the following options for assistance:

- **Loan Payment Assistance**

Members may request a one-time payment skip on Consumer Loan accounts (excluding Home Equity Lines of Credit) and CCU will waive the modification fee of \$25 - \$40.

- **Penalty-free Certificate Withdrawals**

Members with certificate accounts may request early-withdrawal and CCU will waive the penalties when they cash in a certificate to cover expenses.

- **Special Annual Percentage Rate (APR) Signature Loan\***

Members may apply for a Signature Loan with a reduced APR. The reduced rate will be 4.00% lower than our current lowest Signature Loan rate. Members may receive up to 2 times their most recent net paycheck, not to exceed \$3,000. Limit one reduced-rate Signature Loan per member.

**Eligibility:**

- Must be a Credit Union member prior to the notice of impact (shutdown/strike/etc.)
- Able to provide verification of notice of impact
- Normal underwriting guidelines apply
- Signature Loan terms of 12 to 36 months are available based on loan amount

Term	Minimum Loan Amount
12 months	\$500
24 months	\$1,000
36 months	\$2,500

Call (800) 334-8788 or

Visit any California Credit Union branch location at [ccu.com/branches](http://ccu.com/branches)



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\*A sample payment at 3.99% APR for 24 months per \$1,000 borrowed with 45 days to first payment: 23 monthly payments of \$43.50 and a final payment of \$43.34. Your overall creditworthiness will determine the amount available to you. All loans are subject to credit approval. Rates, terms, and conditions are subject to change. Restrictions apply. Offer valid October 1, 2018, through November 15, 2018.

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Revised 08/2018