



## WVFCU COVID-19 Loan Assistance Program

On March 16, 2020, the Governor of West Virginia declared a state of emergency in all WV counties in response to the Coronavirus (COVID-19) national health emergency. In consideration to the many recent developments and actions taken related to this event, West Virginia Federal Credit Union (WVFCU) recognizes challenges will lie ahead for our members in these uncertain times. Accordingly, WVFCU is offering the following programs in response to this state of emergency:

- **Consumer Payment Deferral Program** – If you are facing a financial hardship related to sickness in your family or workplace closures due to COVID-19 and you contact WVFCU, we will offer a payment deferral for up to 90-days if requested beginning March 20, 2020 through April 30, 2020 and we will continue to evaluate with considerations to extend this program.
- **Late Fees on Consumer and Consumer Real Estate Loan Suspension Program** – Beginning March 20, 2020, WVFCU will suspend charging late fees on consumer loan payments. This suspension is effective through April 30, 2020 and we will continue to evaluate with considerations to extend this program.
- **Homeowner Assistance** –If you are having difficulty making a mortgage loan payment, please contact a Mortgage Loan Specialist at 304-414-3534 or 304-414-3531 to discuss possible solutions.
- **Financial Relief Loan Program** – Up to \$2,500 loan with no origination fees and special rates may be available with a 12-month repayment amortization and first payment due option of up to 60 days. All loans subject to credit approval.

Please visit our website at [www.wvfcu.org](http://www.wvfcu.org) for more information and always remember, you can securely manage your money anytime, anywhere by using our Online Banking or Mobile App services.

Thank you for banking with West Virginia Federal Credit Union. Your business is appreciated.

Together We Can Make a Difference!