

**Cooperative Credit Union Association, Inc.
Government Shutdown Financial Relief Assistance
Rhode Island**

Greenwood Credit Union

Offers up to a six (6) month, interest free, personal loan of up to \$2,500.
Refunding all NSF fees incurred subsequent to the discontinuance of salary benefits.
Waiving any ongoing NSF fees.
Waiving early withdrawal penalties on Certificates of Deposit.
Offering two (2) Skip a Pay and waive the fee and eligibility requirements.
Waiving loan late fees.

Navigant Credit Union

Waiving all late fees on any loan product.
Offering a short term (90 day) loan at 0% interest up to \$3,000.
Early penalty free withdrawals from Certificates of Deposit.
Offering different loans to small businesses in lieu of a standard 504 or 7(a) SBA-backed loan.

Ocean State Credit Union

Penalty free withdrawals from Certificates of Deposit.
Offering additional options upon request by members on a case by case basis.

Pawtucket Credit Union

Offers a 90-day, interest free, personal loan of up to \$3,000. At the end of this 90-day period the loan may be repaid or modified for a longer term at a preferred interest rate.
Automatic 3-month deferment for certain existing loans.
Waiving early withdrawal penalties on deposit products.

People's Credit Union

Refunding all NSF fees incurred subsequent to the discontinuance of their direct deposit.
Temporarily waiving NSF fees.
Waiving early withdrawal penalties on Certificates of Deposit.
Offering Skip a Pay and waive the fee and eligibility requirements.
Offering short-term zero percent loans.
Waiving loan late fees.
Deferring loan payments.

PGE Federal Credit Union

Offers 90 day unsecured loans at 0% interest.
Waiving penalties for withdrawals on any existing Certificates of Deposit.

Westerly Community Credit Union

Waive early withdrawal penalties on time deposits.
Waive late fees on loans (one time).
Offering 90-120 day interest only loans to help pay for living expenses.
Offering Visa balance transfer at zero percent.
Refinancing auto loans to lower the payment and also extend first payment out 45 days.

