

Shutdown Resources to NFFE Members and other Federal Workers

January 2019

UNION-PLUS BENEFITS

If you are a NFFE member who participates in certain Union Plus programs and have been impacted by the 2019 Federal Government shutdown, you may be eligible for financial assistance through the Union Plus Furlough Grant Program.

Union Plus Credit Card: \$300 Furlough Grant

For eligible Union Plus Credit Cardholders who are furloughed or excepted due to the federal government shutdown. Must be a Union Plus Credit Cardholder for at least 3 months and in good standing on the date the federal shutdown began. Apply for a one-time grant at unionplus.org/hardship.

Union Plus Mortgage: Mortgage Assistance Loan

For eligible Union Plus mortgage holders who are out of work or asked to work without pay due to an involuntary furlough that lasts for at least 15 consecutive calendar days. Must be a Union Plus Mortgage holder for at least 12 months and in good standing at time of the qualifying event. Your income must be reduced by an amount equal to at least 50% of the monthly mortgage payment. Interest-free loan to cover up to 6 months of mortgage payments and a \$300 grant paid directly to the member. Apply for grant at unionplus.org/hardship

Union Plus Life and Accident Insurance:

Policyholders qualify for a payment grace period. Call **1-800-393-0864**

Union Plus Personal Loan:

First National Bank of Omaha is offering assistance on a case-by-case basis: members may qualify for fee waivers or other payment assistance programs based on their individual circumstances. For help, members should contact **1-888-283-5228** Monday through Friday, 8:00 a.m. to 7:00 p.m. Central Time and Saturday, 9:00 a.m. to 2:00 p.m. Central Time.

Union Plus Auto & Home Insurance:

For those not receiving a paycheck from the federal government as a result 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.

Union Plus Life and Accident Insurance:

The Hartford will offer qualified policyholders a payment grace period. For additional information, call 1-800-393-0864.

FINANCIAL ASSISTANCE

1. Wells Fargo -- The bank will work with individuals affected by the shutdown. Call 1-800-TO-WELLS, or the number on your credit card, debit card, or statement for assistance, or visit any Wells Fargo branch. For more information about this assistance program, click [here](#).

Wells Fargo is offering Mortgage Assistance on case-by-case basis: members may qualify for forbearance or other payment assistance programs based on their individual circumstances. For help, members should contact: **1-888-818-9147** Monday through Friday, 6:00 a.m. to 10:00 p.m. Central Time Saturday, 8:00 a.m. to 2:00 p.m. Central Time

2. Bank of America -- Bank of America has said it will work with customers on a case by case basis. Call the bank's assistance line at (844) 219-069.

3. Citi -- Citi has said it is offering assistance to feds facing financial hardships. Click [here](#) or call the number on your card to request assistance.

4. Chase -- Call 1-888-356-0023 for assistance.

5. Capital One-- [Capital One](#) is offering a number of options that could help feds whose income is disrupted as a result of the shutdown. "We want to do our part to support individuals and families in need during this stressful time. Please call us or visit any of our locations for further assistance." Card holders should contact 1-800-622-2580.

6. Navy Federal Credit Union -- The credit union is offering 0% APR loans during the government shutdown. Click [here](#) for more details.

7. First Command Financial Services -- The bank [told CNN](#) it is offering its bank clients who are federal employees interest-free payroll advances and other assistance. Click [here](#) for more information.

8. Democracy Federal Credit Union --The credit union told CNN it is offering a short-term emergency loan with 0% interest. Contact [Democracy FCU](#) Member Services at (800) 742-5582.

FOOD BANK ASSISTANCE AND DONATIONS

Feeding America is a nonprofit that helps individuals and families across the country to get a meal when they need it most. NFFE has partnered with Feeding America for any members who may needs its services, and for any members who may want to donate on behalf of other members and those in need. A message from Feeding America:

Dear NFFE Members:

As the government shutdown enters its fifth week and many of you are now dealing with the reality of a missed paycheck, I am writing to share a resource available to help you and your families during this challenging time.

As you may know Feeding America is a national network of 200 food banks and 60,000 partner food pantries that serves individuals in every community across the country. The Feeding America network has already begun preparing for the national impact of the government shutdown and the anticipated need to assist federal employees who are either furloughed or currently working without pay. The contact information for your local food bank can be found [here](#), and they will guide you through the process of accessing the resources that are available to you and your family.

Many of you have also asked what you can do to help your fellow members whose families are impacted by the shutdown. We ask that you consider making a donation to support Feeding America's efforts to serve those in your community. Please note that every dollar you donate can help provide as many as 10 meals through the Feeding America network of food banks. You can make a donation [here](#).

Sincerely, Kate Leone, Chief Government Relations Officer, Feeding America

THRIFT SAVINGS PLAN (TSP) MESSAGE

The TSP has issued the following message in response to the shutdown:

"The TSP allows for the suspension of loan payments when you go into nonpay status to prevent your loan from going into default. Normally, we require documentation from your agency or service. However, the TSP does not need documentation of your furlough at this time. If your loan payments were up to date prior to the furlough, missing one or two payments will not cause your loan to be in default. You can check the status of your loan by logging into My Account, selecting "TSP Loans," and then selecting "Are my payments up to date?" Or you can call the ThriftLine at 1-877-968-3778 and speak to a Participant Service Representative.

As long as retroactive pay is approved, all missed loan payments will be submitted and posted to your loan. We will provide more information as the furlough continues or as events change."

VETERANS SERVICES, SHELTERS AND MORE

Call 2-1-1, a free nationwide information and referral line that helps you find local resources 24 hours a day, seven days a week. A toll-free call to **2-1-1** connects you to a community resource specialist in your area who can put you in touch with local organizations that provide critical services, including:

- Supplemental food and nutrition programs;

- Shelter and housing options, and utilities assistance;
- Employment and education opportunities;
- Services for veterans; and
- Health care and mental health services.

You can also visit 211.org to locate organizations in your community.

The 2-1-1 line is operated by United Way, one of the AFL-CIO's national partners.

RESOURCES FOR SINGLE PARENTS

[Single Parent In Need Foundation](#) Executive Director Tamara Mandel has reached out to NFFE to offer assistance to feds who are single parents and need a little financial assistance during the shutdown. The nonprofit gives financial grants to single-parent families who are in immediate need.

Contact info:

Tamara Mandel

Executive Director

Single Parent In Need Foundation

[818-849-5910](tel:818-849-5910) (o)

[818-631-0069](tel:818-631-0069) (c)

www.spinfoundation.org

Spin Foundation Mission

The mission of the Single Parent In Need (SPIN) Foundation is to provide crisis relief funding to single-parent families living predominantly in the United States. SPIN will act as a financial cushion by providing monetary assistance, or gap funding, as needed, for everyday life expenses that encompass healthcare, housing, and education, transportation, as well as other fundamental basic human needs such as financial assistance for food and clothing. SPIN will work closely with churches, youth groups and community-based outreach organizations to establish where the urgency for funds is most needed. In today's tough economic climate, SPIN will help those who are in a desperate, and sometimes unexpected place in their lives. When the world feels like it's SPINning out of control, we're here to let single parents know they're not alone. SPIN Foundation also accepts donations.