

We're More than a Bank, We're Your Credit Union

# WE ARE HERE TO HELP

## Member Assistance Program

*Have you been impacted by COVID-19?*  
Let FICU assist you through our Program.

### LOAN WORKOUT

- Put your loan repayment back on track

### LOAN DEFERMENT

- Defer your loan payment for up to 60 days

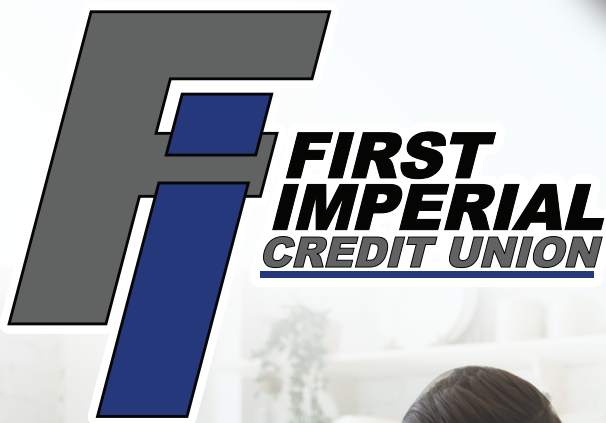
### SPECIAL LOAN\*\*

- Up to \$3,000
- 60 Days No Payment
- 6% APR\* for 12 months

### NO EARLY WITHDRAWAL PENALTY\*\*

- No penalty to withdraw early from your CD or Saver Account

**APPLY  
ONLINE**  
**at [ficu.com](https://www.ficu.com)**  
or call 760-352-1540



\*Annual Percentage Rate. Program available to Existing Members with account open date on or before March 1, 2020. Must be a member in good standing on all FICU accounts (including joint accounts). \*\*Must have been laid off and/or experienced a reduction of hours on or after March 1, 2020. Need to provide proof of financial hardship (Unemployment Confirmation Letter, Employer Notification of reduction of hours/layoff). Special Loan: No payment due for 60 days. Interest will begin to accrue on the day the loan is funded. Verification of past and/or current income is required. Monthly payment per \$1,000 borrowed for 12 months at 6% APR is \$86.09. Member Assistance Program expires May 31, 2020 and it may canceled and/or extended at any time. Subject to additional terms and conditions. See LoanLiner for full disclosure. FICU reserves the right to terminate or modify this program at any time without notice.

