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2019 Shutdown Legal self-help

Unfortunately, just because you may be furloughed or working without pay doesn't mean that you are excused from paying your bills. However, many companies seem to be proactively working with affected government employees by deferring payments, forgiving late fees, or providing other assistance. Additionally, furloughed civilian employees may be eligible for state unemployment assistance. Information is included below.

If you have information for a company/institution not listed please [let us know](#) and we will update this document periodically. (The Chief Petty Officer's Association has a [google doc](#) that lists other resources).

A few things to keep in mind:

1. Call first to make arrangements, and then follow up with a letter, if need be. The Office of Personnel Management has a sample letter [here](#). There is also a [letter](#) from Rear Admiral Sibley (CG-1), and explaining the situation for any of your creditors who are not aware of the impact on Coast Guard employees. There is also a [letter from DHS](#).
2. When asking for consideration for your bills, also ask about any automatic reporting to the credit agencies and what impact a reduced payment schedule may have on your credit.
3. Document any conversation you have with your creditor, noting the time, date, and the identity of the representative with whom you spoke.

Banks / TSP

- **Bank of America:** The organization has a client assistance program hotline at 844-219-0690 and said they may be offered fee refunds, waivers, loan modifications and repayment plans.

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- **Chase:** Chase set up a special care line for those affected at 1-888-356-0023. (For travel cards, see [ALCGPSC 161/18](#))
- **Navy Federal** is offering payday loans for those who had their pay direct deposited into a Navy Federal Account. For more information, click [here](#). To reach the Yorktown branch managers to resolve any issues call 888-842-6328, ask to be transferred to the Denbigh branch, and then ask to speak to Dwan Jones (manager) or Fatimah Reynolds (Asst Manager).
- **Wells Fargo:** The bank has set up a [splash page](#) for impacted federal workers, promising it is “here to help customers who are experiencing hardship as a result of the federal government shutdown.”
- **USAA** is offering assistance to active duty Coast Guard and NOAA employees. Call 800-531-8722 for details.
- **Pentagon Federal Credit Union (PenFed):** PenFed has the [several options](#) available for members working for an affected agency who are impacted by the recent government shutdown.
- **Sea West Coast Guard Federal Credit Union:** [Offers 0% loans](#) to cover deferred payroll deposits for members and qualifying non-members.
- **Congressional Federal Credit Union:** If you are experiencing a furlough from your current employer or not receiving pay while working during the government shutdown, the [Relief Line of Credit](#) is designed to help you. It has an initial rate of 0.00% APR* during the 60 day draw period; thereafter, the rate is 4.00% APR* on the remaining balance for 36 fixed equal monthly payments.
- **Langley Federal Credit Union:** Offering a [variety of assistance](#) including the ability to skip a payment or short term, 0% interest loans. <https://www.langleyfcu.org/community/government-shutdown-assistance>
- **TSP:** If you were paying off an existing loan from your TSP account, your payments are [suspended](#). No documentation of nonpay status is required. Additionally, you can take out a [loan](#) from your TSP account.
- **First Advantage Credit Union:** Skip-a-payment relief on existing loans & short-term 0% APR* personal loans for those affected with existing 1st Advantage direct deposit.
- **ABNB Bank:** Skip payment available and 0% interest on direct deposit match loans. <https://www.abnbfcu.org/loans/personal-loans/government-shutdown-assistance>
- **Discover Credit Card*-** May be eligible for assistance such as skipping a payment or having late fees and interest charges reversed if they miss a payment because of the shutdown. Please call 800-347-2683.

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- **American Express** says it will work with affected card members on potential options such as waiving late fees, return check fees, and future interest charges

Wireless Companies

- **T-Mobile:** [T-mobile](#) is providing payment plans or deferrals for federal employees affected by the shutdown.
- **Verizon:** [Verizon](#) is also offering payment plans for those affected by the shutdown, Flexible payment options & a “promise to pay” program.
<https://www.verizon.com/about/news/impacted-government-shutdown-verizon-has-your-back>
- **Sprint:** Sprint would like to talk to each individual in the case they need to set up payment arrangements. 1-866-275-1411. They are willing to help you find a payment that works for you to avoid service interruption during the government shutdown.
<https://newsroom.sprint.com/sprint-will-assist-customers-impacted-by-federal-government-shutdown.htm>
- **AT&T:** Customers affected by the shutdown are [eligible](#) for flexible payment options to keep service including cellphones, television and internet running.

Housing

- **DoD Public Private Venture Housing:** PPV housing managers may waive late fees for CG members during the shutdown. Members should contact their housing manager and inform them of their CG status and that they are affected. Lincoln Military Housing (Yorktown Naval Weapons Annex) and Hunt Properties (Langley AFB) are following this policy.

Utilities

- **Dominion Energy:** Dominion Energy is open and available to helping those that are affected by the shutdown on an individual basis. Please call: 866-366-4357, or log on to your personal Dominion Energy account to set up alternate payment arrangements.
<https://www.dominionenergy.com/sign-in>
- **Virginia Natural Gas:** Virginia Natural Gas is open and available to helping those that are affected by the shutdown on an individual basis. Please call: 877-572-3342

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- **Cox Cable:** Please call 1-800-234-3993 for your individual situation
- **DirectTV:** Direct TV is not offering payment plans at this time.
- **YMCA of South Hampton Roads** Working with affected employees during the shutdown. Call your local Y for details.
- **City of Norfolk:** The City of Norfolk is offering assistance to furloughed federal employees upon request. To qualify for assistance, you must be a Norfolk resident and show proof of employment at one of the following federal departments affected. Payment plan options are available for the following bills:
 - HRUBS bill: Contact the City of Norfolk Utilities Department Customer Service at (757) 664-6700
 - Personal Property & Real Estate taxes: Contact the Norfolk City Treasurer's Office at (757) 664-7800
 - Parking:
 - For monthly parkers, the city will defer collecting payment. Parking access will remain active.
 - For parking tickets issued in the last 30 days, the City's parking department will waive late fees accumulated during the shutdown. Staff cannot waive the original amount owed.
 - For questions or to request a waiver for parking tickets contact the Norfolk Cares Center at (757) 664-6510 or the City of Norfolk Parking Division at (757) 664-6222.
- **City of Portsmouth:** Furloughed employees may apply for assistance with the following departments:
 - The Department of Social Services: To confirm your eligibility for food referrals and assistance with utility or rental payments, please contact the Intake Office at (757) 405-1800.
 - The Department of Public Utilities: Payment extensions are being offered to primary account holders who present furlough documents to the Customer Service Office located at Portsmouth City Hall (801 Crawford Street) . 2nd Floor. For more information, call (757) 393- 8524.

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- The City Treasurer's Office: To confirm eligibility for tax deferments, visit the Treasurer's Office in Portsmouth City Hall, 801 Crawford Street, 1st Floor. For more information call 757-393-8651.

Financial Assistance

- **CG Mutual Assistance:** Effective 15 January for Civilian employees and 16 January for military members, CGMA will process a loan (ALL Paygrades!). Max loan: \$1000 (w/dependents), \$750 (no dependents). Application instructions available at <http://www.cgmahq.org/shutDown/clients.html>
- **American Legion** The American Legion Temporary Financial Assistance (TFA) program grants help minor children in the home of active-duty service members or current American Legion members with assistance for the costs of shelter, food, utilities, clothing, and health expenses during times of financial need. This is a one-time grant, on behalf of active duty Coast Guard minor dependents, for up to \$1,500.00. <https://www.legion.org/financialassistance/244450/american-legion-ready-assist-coast-guardsmen-affected-shutdown>
- **VFW:** - VFW is granting up to \$1500.00 to assist with basic life needs. Unlike the American Legion program, the grant is paid directly to your bills, to further ease the burden. It also does not require you having dependents to be eligible. You can apply online at <https://www.vfw.org/assistance/financial-grants>

Unemployment Insurance

- [Unemployment Insurance Questions and Answers for Federal Workers \(December 2018\)](#)
- [Unemployment Compensation for Federal Employees Fact Sheet \(December 2018\)](#)
- [Quick Reference Table of State Unemployment Insurance Laws](#)
- [Map of State Unemployment Insurance Websites](#)

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Payday lending

- **NOT RECOMMENDED** and may not be available to military members. These services generally incur significant fees and high interest rates. Payday lenders can charge annual rates upwards of 400%.
- [Consumer Financial Protection Board FAQ](#) on payday lending & your rights under the [Military Lending Act](#)

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