

# Member Assistance for Those Affected by COVID-19

## (Coronavirus)

With the ongoing spread of COVID-19 (coronavirus) and the incredible speed at which things are changing around us, we are continually adapting our operations and business. We understand that our members may experience disruptions that could result in lost wages or the inability to handle normal day-to-day finances. We are meeting regularly to address these issues and have identified products/services to help our members if needed:

### Emergency Relief Loan\*

We have created a low-rate short-term loan for members who demonstrate a loss of wages due to the virus.

- Amounts up to \$3,000
- 4.00% APR Fixed
- Terms up to 24 months
- 90 days before 1st payment

### Loan Consolidation

We have several ways to consolidate your debt into more manageable payments and terms such as credit cards and equity products.

### Loan Extensions or Modifications

In many instances, we can work with you to adjust terms of your consumer loan.

### Penalty-Free Early Withdrawal on Certificate Accounts

We are waiving early withdrawal penalties as we know members may need quick access to their funds during this time.

### GreenPath Financial Wellness

We are partnered with GreenPath, a national non-profit focused on financial wellness for everyone. In addition to the articles and information you find on GreenPath's website, they are also a credit and financial counseling company that offers services and information free to MPDCCU members.

For information on our response to the virus outbreak and ways to conduct business remotely, please [click here](#).

***We are your financial partner and we will continue to assess this ongoing situation. If you have a unique situation, please reach out to us at 615-782-7220 or contact us at [memberservices@mpdca.org](mailto:memberservices@mpdca.org).***

\*Loans subject to credit approval. Rates and terms subject to change.