#### MOUNTAIN STAR FCU

### **GOVERNMENT SHUTDOWN HELP**

#### **OCTOBER 2, 2025**

• At Mountain Star, we are committed to standing by our members during challenging times, especially if you have been furloughed or are experiencing delayed or reduced paychecks. We understand the stress this can cause, and we are here to provide the support you need. Here's how we can assist you:

## - \*\*Furlough/Emergency Loans\*\*

Take advantage of our 0% interest and low-interest "furlough loans," designed to help you bridge the gap during this difficult period. You can borrow an amount equal to your missed paycheck if you have direct deposit set up.

## - \*\*Skip-a-Payment or Payment Deferment\*\*

We offer the flexibility to skip payments on your existing loans, completely waiving any applicable fees. Remember, though, that interest will continue to accrue, so it's a way to ease your cash flow for now.

#### - \*\*Fee Waivers\*\*

We will waive late fees, overdraft charges, and any other penalties that may result from missed payments or delayed income. Your financial well-being is our top priority.

We are here to support and empower our members during these uncertain times. Please reach out to us for assistance—together. We will navigate this challenge.

# \*\*MOUNTAIN STAR FCU\*\*

