

Resources for Members Impacted by the 2025 Government Shutdown

If you are a union member who participates in certain Union Plus programs and have been impacted by the 2025 Federal Government shutdown, you may be eligible for financial assistance through the Union Plus Furlough Grant Program¹.

\$500 Furlough Grant

For eligible Union Plus Credit Cardholders² who are furloughed or excepted due to the 2025 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 grant at unionplus.org/hardship.

Capital One's customer assistance program offers a number of options that could help customers whose income is disrupted as a result of the federal government shutdown and can help provide personalized assistance to those in need. For help, cardholders should contact: **1-800-622-2580**.

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 (originated by **Wells Fargo**, Chase or Union Plus Mortgage Company) 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 grant paid directly to the member.

Grant assistance may be available if the shutdown lasts longer than 30 days.

Apply for assistance at unionplus.org/hardship.

Credit Counseling

Money Management International

- Money Management International offers a FREE consumer credit counseling session, budget analysis, and money management advice to members. Call **1-877-833-1745** or visit unionplus.org/creditcounseling.
- Webinar: When the Income Decreases but the Bills Don't: Financial Help During and After Furlough
 - o Discuss a 5-step process to assist in managing finances during and after a furlough includes tips for working with creditors and creating a priority-based spending plan.
 - o Access the webinar at <https://attendee.gotowebinar.com/register/7277998867984055136>.

Save My Home Hotline

Money Management International

Free, confidential counseling, available 24/7, to help union members having trouble paying their mortgage. Speak to a HUD-certified counselor: call **866-490-5361** or visit unionplus.org/savemyhome.

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 Life and Accident Insurance

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

¹Certain restrictions, limitations and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at <https://www.unionplus.org/hardship-help/hardship-help-financial-assistance>.

²The Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from Mastercard International Incorporated.



Learn more at
unionplus.org/hardship