

Interior Federal Credit Union

We are here to help during the Government Shutdown/Furlough

Government Shutdown Assistance

The following products and services are available to you from the Interior Federal Credit Union:*

Shutdown Line of Credit – Net of Paycheck - up to \$15,000**

- **Interest Free** for up to 30 days; thereafter standard rates will apply.
- Member may apply for up to the equivalent of 2 net paychecks, not to exceed \$15,000.

VISA® Credit Card

- Ability to skip a payment for the month of November if you have an Interior FCU VISA Credit Card. You will see the details on your next VISA statement.

If You Have an Existing Overdraft Line of Credit***

- Interior FCU has lowered the rate on all existing lines of credit to 0% for the duration of the government shutdown, up to November 11, 2013.

[APPLY TODAY!](#)

Holiday Club Account

- **NO PENALTY** to withdraw funds **during the month of October, 2013.**

Share Certificates

- **NO PENALTY** to withdraw funds **up to \$5,000 during the month of October, 2013.**

Ask about our other products and services to help during the Government Shutdown.

Furlough Assistance: After Regular Government Operations Resume

The Interior Credit Union recognizes that even after the Government shutdown is resolved; our members may still face financial hardship. To assist with this, the credit union has additional loan products to offer. Please contact the credit union after the shutdown is resolved for details.

Not an Interior FCU member, [become a member](#) today by opening your account on-line. Take advantage of our “Switch It for 6” promotion!

Both Interior FCU locations in DC and Reston are OPEN during the Government Shutdown/Furlough to DOI employees or members with an Interior FCU membership card or a copy of a monthly FCU statement. Please note that the credit union in the Main Interior Building is open from 9:00 am to 4:00 pm on weekdays. The credit union located at the U.S. Geological Survey is open from 8:30 am to 3:00 pm on weekdays. Please see the guards at the entrance to the buildings for access.

Our National Shared Branches are also OPEN.

ATM & Service Center Locator: (800) 914-8619

Press 4: Option 1 – Shared Branch locations
 Option 2 – ATM locations

[Locator Search](#)

For wireless devices:

www.doifcuhb.org/mobile

For more information, please visit our [Website \(www.doifcu.org\)](http://www.doifcu.org) or contact us at: 800-914-8619
Fax: 202-219-9326.

Please send all loan payments, deposits & correspondence to the following address during the shutdown:

Interior Federal Credit Union
PO BOX 27277
Washington, DC 20038

* The Government Shutdown/Furlough assistance will be provided to members in good standing with the Credit Union. When the Government reopens and or the furlough is ended these offers are invalid. You must qualify for the loan(s) under the Credit Union's normal underwriting standards. Loan(s) are subject to credit approval. Limited-time offers and subject to withdrawal at anytime. Rate is effective October 1, 2013. Rate is variable and subject to change.

** An interest free loan in the amount of your net paycheck (up to 2 net paychecks) up to \$15,000 will be granted during the time of the government shutdown for up to 30 days after the member accepts the loan. This loan will be setup as a line of credit. After 30 days, the line of credit will adjust to the prevailing annual percentage rate (APR) currently 11.40%. If a member does not qualify for the line of credit, the Credit Union may offer a qualifying member a \$500 Risk Rated Signature Loan with rates as low as 7.74% APR with a minimum monthly payment less than \$50.

***If you have an existing, unsecured line of credit, your annual percentage rate will be lowered to 0% for the duration of the shutdown up to 30 days.

Federally insured by NCUA