



DCUC
DEFENSE CREDIT UNION COUNCIL

1627 Eye St, NW
Suite 935
Washington, DC 20006

202.734.5007
www.d cuc.org

Jason Stverak
Chief Advocacy Officer

January 25, 2026

The Honorable John Thune
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Charles E. Schumer
Minority Leader
United States Senate
Washington, D.C. 20510

Subject: Urgent Need to Fund the Government by January 30 to Prevent a Shutdown and Protect Servicemember Pay

Dear Majority Leader Thune and Minority Leader Schumer:

As January 30, 2026, rapidly approaches, I write on behalf of the Defense Credit Union Council (DCUC) – representing more than 200 credit unions serving over 40 million members nationwide – to urge Congress to swiftly pass legislation funding the federal government by January 30 and avoid a shutdown. This urgent action is necessary to prevent millions of U.S. servicemembers and Coast Guard personnel from being left without pay due to political disputes. Simply put, those who defend our nation deserve financial certainty and should never be used as bargaining chips in a budget standoff.

If government funding lapses, the consequences for our men and women in uniform and their families will be immediate and severe. Over 1.3 million active-duty servicemembers would face missing their paychecks within days of a shutdown, leading to missed mortgage payments, late bill fees, and even long-term damage to their credit. No one who volunteers to protect our country should have to worry about putting food on the table because Washington failed to do its job. During the 2018–2019 shutdown, nearly 50,000 members of the U.S. Coast Guard went unpaid due to a quirk in funding that places the Coast Guard under the Department of Homeland Security’s budget. We cannot allow such an inequity to happen again. No military family should be forced to depend on emergency loans or charity to make ends meet during a political impasse – yet that is exactly what a shutdown would mean for those who serve.

During the last government shutdown, credit unions across the country stepped up to support military and federal families in distress. From the moment a shutdown became likely, DCUC activated its nationwide network of member credit unions – including those on and near military installations – to provide immediate financial relief. Our member credit unions offered 0% interest emergency loans, paycheck advances, payment deferrals, waived fees, and free financial counseling to affected servicemembers, veterans, and DoD civilians. These efforts helped thousands bridge the gap in pay, avoiding missed rent or mortgage payments and preventing credit score harm, and collectively provided millions of dollars in direct relief to military and federal families nationwide. Credit unions have a long history of supporting

Serving Those Who Serve Our Country

military families during funding lapses – from interest-free paycheck advances to automatic payroll credits – and have repeatedly helped servicemembers weather these crises. We are proud to serve those who serve our nation, and we will always stand by our servicemembers in their time of need. However, emergency assistance from financial institutions is only a stopgap – not a permanent solution. Temporary relief programs, while compassionate and necessary, are no substitute for the assurance of a regular paycheck.

Congress must act now to remove the threat of financial instability from the backs of our military and Coast Guard personnel once and for all. In addition to fully funding the government by January 30, we urge you to enact permanent safeguards for military pay during any funding lapse. DCUC strongly supports the Pay Our Troops Act of 2026 and the Pay Our Coast Guard Parity Act of 2025, bipartisan measures that would ensure all active-duty servicemembers, Guard and Reserve personnel, essential defense civilian employees, and Coast Guard members continue to receive their pay and benefits during a shutdown. These bills have broad support and are endorsed by leading military and veteran service organizations – including DCUC – as common-sense legislation that honors our obligation to those who wear the uniform. We have urged Congress to include these protections in must-pass legislation (such as the FY2026 National Defense Authorization Act) to guarantee that our troops' financial security is never again jeopardized by budget gridlock. At the very least, if a long-term funding agreement cannot be reached in time, these pay-protection provisions should be passed immediately to shield our servicemembers and Coast Guard from financial harm.

Time is running out. The January 30 deadline is days away, and with each passing hour, uncertainty mounts for military households. On behalf of the Defense Credit Union Council and our member credit unions, I implore you to set aside partisan differences and act now to avert a government shutdown. We ask that you use your leadership positions to forge an agreement that keeps the federal government open and fully funds our agencies, including the Department of Defense and Department of Homeland Security, so that no soldier, sailor, airman, Marine, Space Force guardian, or Coast Guardsman goes without the pay they have earned. These brave Americans and their families have sacrificed greatly in service to our country – they should not suffer financial anxiety due to political impasse in Washington.

Thank you for your urgent attention to this critical matter. DCUC and its member credit unions stand ready to assist in any way we can to ensure the financial well-being of those who serve our nation. We would welcome the opportunity to discuss these issues further or provide examples of the support programs our credit unions have implemented for military members. Please do not hesitate to contact me with any questions or if we can be of additional assistance as you work to resolve this funding crisis.

Sincerely,



Jason Stverak
Chief Advocacy Officer
DCUC

Cc: Members of the United States Senate