



**DCUC**  
DEFENSE CREDIT UNION COUNCIL

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**Jason Stverak**  
Chief Advocacy Officer

September 24, 2025

The Honorable Jennifer Kiggans  
U.S. House of Representatives  
2436 Rayburn House Office Building  
Washington, D.C. 20515

Dear Representative Kiggans,

I write to you today as Chief Advocacy Officer of the Defense Credit Union Council (DCUC), representing over 200 credit unions serving more than 40 million members across the country. It is with a deep sense of urgency and conviction that I offer our fullest support for the **Pay Our Troops Act of 2026**. This commonsense, bipartisan measure would guarantee that our servicemembers and their families are never again left in financial limbo because of a lapse in government funding.

Our mission at DCUC is rooted in the principle that those who defend our nation deserve certainty—not poll-based bargaining chips in a budget standoff. Credit unions serving military and defense communities exist to support their members through good times and bad. But even our best efforts are no substitute for a guarantee from Congress that pay to our servicemembers will never be delayed, regardless of political gridlock.

Over the years, member credit unions have stepped forward in shutdowns to mitigate harm to military families. Here are just a few examples of the lengths to which defense credit unions have gone:

- **Service Credit Union** (New Hampshire) took the bold step in 2018 of automatically crediting accounts of members on direct deposit an amount equal to their last pay. When federal payroll resumed, the credit was reversed—no fees, no interest, and no disruption in the lives of service members.
- **Navy Federal Credit Union** has deployed “Government Shutdown Loan” programs offering 0% APR advances (up to \$6,000) to cover missed paychecks during funding gaps. During the extended 2018–2019 shutdown, nearly 16,000 military and Coast Guard members benefited from these interest-free advances.
- **Pentagon Federal Credit Union (PenFed)** offers a suite of relief tools during shutdowns—interest-free advances, skip-a-payment options, hardship plans, and payment deferrals. In more than 20 previous shutdowns, PenFed has repeatedly acted to shield its affected members from financial shock.
- **Andrews Federal Credit Union** offered 0% interest emergency loans in the 2018–2019 lapse, giving affected members breathing space until their pay resumed.
- **Frontwave Credit Union** (Southern California) has committed to “posting payroll” for military and DoD employees with direct deposit during a shutdown, even before Congress finalizes a budget agreement, and later reconciling any differences without assessing interest or fees. In 2019, Frontwave offered “government shutdown loans” and penalty-free extensions/skip-a-payments to members caught in the gap.

*Serving Those Who Serve Our Country*

I could go on and on with examples from hundreds of more credit unions supporting their members when the government shuts down. These examples are more than financial instruments—they are lifelines. They reflect the ethos of credit unions across the defense community: when our members are vulnerable, we step forward. But we should never expect servicemembers to rely on crisis interventions alone.

The stakes here are deeply personal. Imagine a young Army private at Fort Drum unable to cover rent because of a delayed paycheck. A naval officer at Norfolk facing late fees on her mortgage. Spouses and children counting every dollar while uncertain whether their loved one's service—and sacrifice—will be honored with timely pay. These are not hypothetical situations: in past shutdowns, we have seen servicemembers forced to borrow from predatory lenders, skip essential bills, or pull from savings just to survive. The emotional toll and financial instability inflicted on military families is real and lasting.

The **Pay Our Troops Act of 2026** would remove that threat entirely. It would affirm systemically what credit unions have demonstrated in practice: that military families should never endure financial jeopardy because of funding delays. It is not just a policy correction—it is a moral imperative.

I thank you sincerely for your leadership in sponsoring this legislation. DCUC and our member credit unions stand ready to partner with you and your colleagues in advocating for its swift passage. As a nation, we must not delay in assuring our servicemembers that their pay, and by extension the security of their families, will never again be held hostage.

If you have any questions, please do not hesitate to email me at [jstverak@dcuc.org](mailto:jstverak@dcuc.org) or contact me via the phone at 202.557.8528.

Sincerely,



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