



## INTERNAL USE ONLY

### SAMPLE MEMBER COMMUNICATIONS TEMPLATE

#### Potential Government Shutdown

#### Purpose

The Defense Credit Union Council (DCUC) provides the following template to its member credit unions to serve as a proactive approach to prepare their fields of membership for a potential government shutdown.

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\*DCUC MEMBER COMMUNICATIONS TEMPLATE\*

**Subject: Preparing for a Potential Government Shutdown: How We're Here to Support You**

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Dear [Member's Name],

As we face the possibility of a federal government shutdown, we want to reassure you that [Credit Union Name] is here to support you through any financial challenges you may encounter. Whether you are a federal employee, military service member, veteran, or family member, we are committed to providing the tools and resources you need during this uncertain time.

#### **Here's How We Can Help:**

- 1. Low- or No-Interest Emergency Loans**

If you experience a disruption in your paycheck due to a government shutdown, we offer emergency loans with low or no interest to help cover essential expenses. These loans come with flexible repayment options to ease any financial burden.

## 2. **Loan Payment Deferrals**

We understand that making loan payments may be difficult during a shutdown. We're here to help by offering payment deferral options on existing loans, allowing you to postpone payments without penalties or fees.

## 3. **Financial Counseling Services**

Our team of financial experts is available to work with you one-on-one to create a personalized plan. Whether you need help budgeting, accessing emergency funds, or managing your finances, we're here to provide guidance and support.

## 4. **New Member Assistance**

If you're a new or eligible member affected by the shutdown, we're ready to welcome you. Our services are designed to meet your immediate financial needs, including access to emergency loans, checking and savings accounts, and more.

### **Important Next Steps:**

- **Review Your Accounts:** Check your current accounts to ensure they are in good standing. If you anticipate any challenges, reach out to us early so we can work with you on a solution.
- **Set Up Direct Deposit:** If you haven't already, set up direct deposit for any remaining income sources to ensure quick access to funds.
- **Contact Us Early:** If a shutdown seems imminent, please contact us right away if you anticipate any financial hardships or disruptions. We're here to assist.

At [Credit Union Name], we stand by our commitment to serving you, especially during challenging times. We've helped our members through previous shutdowns, and we're prepared to do the same again, ensuring you have the financial stability and resources you need.

For more information or to speak with one of our representatives, please contact us at [Phone Number] or visit [Credit Union Website].

We're here to help—because at [Credit Union Name], we believe in *people helping people*.

Sincerely,

[Your Name]

[Your Position]

[Credit Union Name]

[Contact Information]