

Travis Credit Union
2026 Partial Government Shutdown Response
Frequently Asked Questions -

1. Am I eligible for the Government Shutdown Response program?

If you are an existing Travis Credit Union member and work under the Department of Homeland Security whose pay is affected by this partial government shutdown, you may be eligible for assistance.

For **Paycheck Assistance Loan**, additional requirements are needed:

- Impacted members with direct deposit or paycheck being deposited into TCU account prior to failure to pay (last eligible paycheck)
- Must be a member in good standing
- Amount of loan will not exceed 100% of the member's net monthly income (not to exceed \$6,000)
- One loan per member during Government Shutdown
- The loan must be set up and disbursed on or after the government shutdown

For **Mortgage Hardship Assistance**, please contact us to discuss options at (800) 844-0008

2. How can I apply for assistance?

You can apply for assistance by doing the following:

- a) **Fee waiver:** Call (800) 877-8328 or [visit a branch](#)
- b) **Skip-A-Pay/Payment deferral request:** (*Credit cards, Auto and Personal Loans*): [Application Link](#) (select "Skip A Pay") or call (800) 877-8328 or visit a branch
 - Enter "Government Shutdown" in Promo code field to get fee waived
- c) **Paycheck Assistance Loan:** [Application Link](#) or call (800) 877-8328 or visit a branch
- d) **Mortgage Hardship Assistance:** [Online](#), or call (800) 844-0008 (*then select option 2*) to submit a request over the phone

3. What documents are required to be eligible for the program?

No document is required if you have direct deposit set up at Travis Credit Union, if not, you need to provide your most recent paystub (*within the last 30 days*)

For Mortgage hardship relief assistance, please provide

- A personal letter detailing your current financial situation and hardship
- Your most recent payroll or unemployment check stub

- A completed financial statement form (we will provide this)
After receiving these documents, TCU may request additional information to determine the best solution for your situation.

4. Will Travis Credit Union automatically waive fees?

No, Travis Credit Union will not automatically waive fees. You must call or visit a branch to qualify for the fee waiver.

5. What is the promotion code for the Skip-A-Pay application?

Use promotion code: **Government Shutdown**

6. Will there be a credit inquiry for the Paycheck Assistance Loan application?

No, a credit inquiry is not required as part of the Paycheck Assistance Loan application.

7. What is the APR for the Paycheck Assistance Loan for eligible members?

The APR is 0.00% for the first 90 days or 30 days after the federal budget is in place (whichever comes first). After that, the interest rate will be 9.74% APR.

8. How long do I have to repay the Paycheck Assistance Loan?

You have up to 36 months to pay back the Paycheck Assistance Loan, depending on the loan amount. The term cannot exceed 12 months per \$1,000 borrowed.

9. I have already completed the Paycheck Assistance Loan application. What are the next steps?

You will be contacted by a TCU representative if additional documents are needed for the review within 3 – 5 business days.

10. Will Travis Credit Union report this Paycheck Assistance Loan to the credit reporting agencies?

Yes, this loan will be reported to credit reporting agencies.

11. How will I receive the Paycheck Assistance Loan?

The loan amount will be deposited in the account in which your most recent direct deposit was processed.

12. Is there a cap on the Paycheck Assistance Loan amount?

Yes, there is a cap of \$6,000 for the loan amount under this program or 1 times your monthly net income, whichever is lower.

13. How many Paycheck Assistance Loans can I request under this program?

You can request one loan per impacted member.

14. I received a Paycheck Assistance Loan during the last government shutdown. Can I qualify for another loan now that I am affected again?

Yes, you can request another Paycheck Assistance Loan if you are affected by the current government shutdown.

15. Is there information available regarding the Mortgage Hardship Assistance program?

More information regarding Mortgage Hardship Assistance with Travis Credit Union can be found [here](#).

16. How long is the forbearance period for pausing my mortgage payments during Mortgage Hardship Assistance?

Forbearance provides temporary payment relief during a hardship. It can last from 1 to 12 months, typically granted in 3-month increments. The length would depend on the member's unique scenario as determined by Loss Mitigation.

17. Are TCU mortgages under a forbearance plan automatically deferred?

Payment deferrals are not automatic for all loans in forbearance and must be evaluated for approval individually. Forbearance and payment deferral are two separate forms of mortgage hardship assistance and should not be used interchangeably. Payment deferrals are a form of exiting forbearance and determine how the suspended payments will be repaid.

18. How long will the assistance program last?

The duration of the program depends on the length of the shutdown and varies based on the type of assistance:

- a) Fee Waivers: During the period of the shutdown and 30 days after
- b) Skip-A-Pay, Paycheck Assistance Loan, & Mortgage Hardship Assistance: During the period of the shutdown

Assistance programs are subject to change without notice.

19. What happens if the shutdown continues beyond one unpaid payroll?

Travis Credit Union will continue to monitor and make relevant changes to the program.

20. How do we define a member as “in good standing”?

A member is considered “in good standing” with Travis Credit Union if they are current on all loans, has no negative deposit account balances, and are not subject to force-placed insurance (CPI).