

MTFCU has a Hardship Assistance Program available to assist members affected by unexpected life events, including COVID-19 Coronavirus. If you are experiencing a hardship, please complete the following application and attach documented proof of your hardship. A MTFCU Representative will contact you to discuss all options available.

### Requirements

1. Member must present documented proof of hardship
2. Be in good standing with MTFCU
3. Complete Financial Hardship Application

### Existing Consumer Loans - Available Options

1. Reduce loan payments by 25% and extend loan term (loan payments must be a minimum of \$100.00)
2. Offer loan extensions
3. Refinance a current loan at a lower rate

_____ Name	_____ Member No.
_____ Address	_____ Mobile No.
_____ City, ST & Zip	_____ Home No.

**I am having problems making my monthly payment because of financial difficulties created by the following (circle all that apply):**

- |                        |                      |            |
|------------------------|----------------------|------------|
| COVID-19 Coronavirus   | Reduced Income       | Illness    |
| Lay off / Unemployment | Death of Spouse      | Disability |
| Medical Bills          | Divorce / Separation |            |

**I believe that my current hardship is:**

- Permanent  
Temporary, and should be over by \_\_\_\_\_.

**Please circle the type of assistance you are seeking:**

- |                             |                                 |
|-----------------------------|---------------------------------|
| Auto loan payment reduction | Personal loan payment reduction |
| Auto loan deferment         | Personal loan deferment         |
| Mortgage deferment          | Home equity refinance           |
| Credit card deferment       | Mortgage refinance              |

Other (please describe):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Please include additional details regarding your hardship situation. It is very important you explain your financial hardship.**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I certify that all information and statements herein are true and complete.**

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date