

COVID-19 Financial Assistance Request Form



As the Coronavirus and its impact continues to evolve and develop, we remain focused on the health and safety of our employees, our community and our members.

We are committed to our members and are here to provide you uninterrupted dependable service.

We are also aware that some of our members may experience a financial hardship due to the result of Coronavirus. We are reviewing requests for assistance on an individual case basis.

If you need help, the following options may be possible (subject to lender approval):

- Modify your loan payment
- Payment Deferment, add skipped payment to the end of your loan

In order to determine whether you are eligible for any of the above-mentioned options, please complete and return the following documents (along with necessary supporting documentation) that are enclosed with this letter:

- Loan Modification Information Summary
- Detailed Letter of Explanation of Hardship
- Proof of dates of unemployment (Copy of letter or email from employer detailing dates and estimated length of unemployment)

Please complete and return the enclosed documents and the supporting documents to Neighbors Credit Union. You may return the documents by fax, email or US Mail.

Neighbors Credit Union
6300 S. Lindbergh Blvd.
St. Louis, MO 63123

Fax: 314-329-9898
Email: Solutions@NeighborsCU.org

Sincerely,

Member Solutions Team
314-892-5400 ext. 11050

To obtain additional information you may visit our website at: **NeighborsCU.org**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report. Because any reports that we make about your payment history and other defaults to credit bureaus must be accurate, agreements that we reach with members for or about loan extensions, loan modifications or loss mitigation programs cannot alter any negative information that previously has been reported.

Loan Modification Information Summary



Borrower Information

Full Name _____
Date of Birth _____
Address _____
Cell Phone _____
Home Phone _____
Email _____
Work Phone _____
Employer _____
Department _____
Monthly Income _____
Social Sec. No _____

Co-Borrower Information

Full Name _____
Date of Birth _____
Address _____
Cell Phone _____
Home Phone _____
Email _____
Work Phone _____
Employer _____
Department _____
Monthly Income _____
Social Sec. No _____

Reason for Loan Modification Application: _____

My/our hardship will last: One to six months Six months to a year Over a year

Nature of loan modification requested: Modify Payment Amount Defer Payment

In order to evaluate my/our eligibility for loan modification options, I/we understand Neighbors Credit Union may obtain and verify information from 3rd parties. I/we understand that any and all personally identifiable information will be received and maintained in accord with applicable privacy and other laws and will only be used for the purpose of evaluating loan modification options. I/we understand that all applications for loan modification are subject to review and approval and that Neighbors Credit Union may request or require additional information in order to evaluate any application for loan modification. I/we further acknowledge that by submitting this application I/we am/are not automatically qualified for any, or any particular, loan modification option. I/we certify that the information in and provided with this Loan Modification Summary is true, correct and complete to the best of my/our knowledge, information, and belief.

Signature: _____ Signature: _____

Date: _____ Date: _____

For questions about Neighbors Credit Union or to obtain a copy of our Privacy Policy, please call us at 314-892-5400. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report. Because any reports that we make about your payment history and other defaults to credit bureaus must be accurate, agreements that we reach with members for or about loan extensions, loan modifications or loss mitigation programs cannot alter any negative information that previously has been reported to the credit bureaus.

