

# Many Companies Are Offering Relief Amid Shutdown

## Financial assistance and relief programs for furloughed federal workers

Oct 29, 2025

Weeks into the government shutdown, many companies are stepping up to offer assistance and relief. For additional resources and support for federal workers both locally and at the national level, view the [Shutdown Assistance Map](#).

### Financial Institutions

**Bank of America:** Announced assistance available to furloughed Federal employees. Call the priority assistance line 844.219.0690.

**Chase Bank:** Chase has announced efforts to help its customers who are U.S. government employees affected by the U.S. government shutdown. Here's the special line they set up 1.888.356.0023.

**Congressional Federal Credit Union:** For more information on its Relief Line of Credit or any other assistance programs, contact Member Service Representatives at 800.491.2328 or stop by one of our branch locations.

**Fed Choice:** Offering different options to assist – for existing and new members.

**Interior Federal Credit Union:** Offering an Emergency Relief Loan up to \$10,000 for 36 months to those who qualify and can provide a signed furlough letter. Interior Federal is also providing waived fees on skip-a-pays for auto loans and personal loans, and waived fees for early withdrawals from certificates. Please visit their website for further details and to apply at <https://www.interiorfederal.org/shutdown-assistance/>.

**Navy Federal Credit Union:** These guys are offering a special loan program. Read the FAQs

### NATIONAL HEADQUARTERS

406 W. 34th Street  
Kansas City, MO 64111  
Office 816.756.3390  
Fax 816.968.1157

### WASHINGTON OFFICE

200 Maryland Ave., N.E.  
Washington, D.C. 20002  
Office 202.543.2239  
Fax 202.543.6719

info@vfw.org  
www.vfw.org

PDF from this link to see if you qualify or call 1.888.842.6328.

PayPal: Allocated \$25 million to fund interest-free cash advances to furloughed Federal workers who need assistance right now. This is for both new and existing PayPal Credit customers. Minimum loan is \$250 with a maximum cash advance of \$500. Your account does need to be in good standing if you're an existing PayPal Credit customer. Existing customers call 1.877.689.1975. For new accounts, apply here first, then after approval call 1.877.689.1975.

U.S. Bank: Will waive all late fees if you miss a mortgage payment due to the shutdown. Also mentioned they will defer first payment dates for new mortgages.

U.S. Employees Credit Union: USECU is also offering shutdown loans, but only until Tuesday, January 15th. Call 312.922.5310 to get help.

SunTrust: Programs in place to help clients affected by the shutdown.

Synchrony Bank: Manages store cards for Amazon, Lowes, Walmart, JCPenney, Chevron/Texaco, and many other large nationwide. Allowing affected customers to defer payments until after the shutdown. Contact them for more information.

Union Plus: For union members, there are a number of options available. Call 800.472.2005 to ask about offers: \$300 Furlough Grant for eligible Union Plus credit card holders, Mortgage Assistance Loan & \$300 Grant - payment grace period for your Union Plus Life and Accident Insurance, payment grace period for Union Plus Auto Insurance, and payment grace period for Union Plus Life and Accident Insurance.

Wells Fargo: Offering different options to help depending on the services you have with their bank.

## **Furlough Grants**

FEEA-NARFE: Offering \$100 grants to active federal employee members who are not receiving a paycheck during the current shutdown due to being furloughed or working in excepted status. To apply, visit the FEEA website.

## **Thrift Savings Plan**

TSP Plan News and Announcements: TSP allows for the suspension of loan payments when you go into non-pay status. They do not require documentation about your furlough currently. Missing one or two payments will not cause your loan to go into default. Log in to your account to check your status or simply call the Thrift Line at 1.877.968.3778.

## **Automotive**

Toyota Financial Services & Lexus Financial Services: Affected lease and finance customers in good standing with their accounts may be eligible to take advantage of up to two months of finance contract payment extensions or lease deferred payments. Toyota Financial Services call 800.874.8822 and Lexus Financial Services call 800.874.7050.

Hyundai Capital: Will extend all Hyundai Capital auto loans and lease payments for 30 days for current Hyundai owners who are federal government employees furloughed during the shutdown. Impacted consumers should contact Hyundai Motor Finance at 1.800.523.4030 to take advantage of this offer.

Kia Motors Finance: Offering deferred payments of 30 days. If you've been affected by the current Government Shutdown and need assistance from Kia Finance, please contact us at 1.866.331.5632.

Ford Credit, GM Financial, & Mercedes-Benz Financial Services: It has been reported that these companies are among those providing qualified customers options such as payment deferrals, late fee waivers and special care lines to address their individual problems, though official announcements from these companies have not been released online.

## **Mobile Phone Service Providers**

AT&T: Will assist with adjusting late fees, providing extensions, and revising payment schedules.

Sprint: Will provide short-term payment solutions. Call 1.888.211.4747.

T-Mobile: Offering short-term assistance and can spread out service payments over time. Call 1.877.746.0909 or 611 from a T-Mobile device.

Verizon: Offering flexible payment options and has a Promise to Pay program to set payments for a future date. Call 1.866.266.1445.

## **Rental Home Assistance**

The [National Association of Housing and Redevelopment Officials](#) (NAHRO) has several resources listed on their website, and encourage Americans to reach out to the [U.S. Department of Housing and Urban Development](#).

OPM Sample Letters for Creditors and Mortgage Companies: OPM has created sample

letters for Federal workers to contact their landlords, mortgage lenders and utilities to request help during the shutdown.

### **National Food Resources & Advice**

**Feeding America:** A nationwide network of 200 food banks. From those food banks, it has partnered with 60,000 pantries from which they can serve every community across the United States.

**Your School District:** To save on food and ensure your kid eats breakfast and/or lunch free (less stress and worry for you), notify the district of your furlough. No income is an emergency and normally qualifies you for the free meal program.

### **Home, Auto & Life Insurance Relief**

**MetLife:** For those not receiving a paycheck from the federal government because of the current shutdown, MetLife Auto & Home may grant a one-time, 30-day grace period on your payment of premium on a MetLife Auto & Home policy. Members must request this one-time allowance by calling 1.800.GET-MET8. Certain restrictions apply, and premium remains due after delay expires.

### **Other Notable Mentions for Relief & Assistance**

**Rent-A-Center (Benefits Plus Membership):** If your account was up to date at the time of furlough and you are a part of benefits plus you may be eligible for a payment waiver based on your state: “Involuntary Unemployment Payment Waiver: Losing a job is hard and making payments while unemployed is even harder. Fortunately, your Membership waives your payments when you are involuntarily unemployed. Whether you were fired, laid off, suspended, or are out of work due to a labor dispute or strike, your payments are covered for up to four (4) months, up to \$1,000, or when you’re able to return to work.”

**U.S. Office of Personnel Management:** Its fact sheet states that federal employees may be eligible for unemployment compensation administered by state unemployment insurance agencies. So, eligibility is determined by state law, not on the Federal level, which may work in your favor.

USAA is offering deferments for all loans and credit card payments.

*Credit: VFW Department of Colorado. Offers have not been vetted by VFW National Headquarters.*