

**America's Credit Union**  
**Government Shutdown Loan Program**  
Terms & Conditions



If a shutdown of the U.S. Government results in a failure to pay federal government employees, America's Credit Union will offer eligible members a zero percent loan. The loan amount will be based on the member's direct deposit of pay ("direct deposit") processed into an America's Credit Union deposit account(s) immediately before the government shutdown. To be considered for this loan, you must contact America's Credit Union by calling us at 866-968-7128 or by visiting an ACU location. You must meet the eligibility requirements and agree to the terms and conditions, as described below.

**Eligibility Requirements:** You are eligible for this service if:

- You are a federal government employee whose direct deposit of pay will be impacted by a government shutdown; and
- Your direct deposit was processed into an active ACU account immediately preceding the government shutdown.

**Terms and Conditions:** By registering for this program, you agree to the following:

1. You certify that you meet the requirements described in the "Eligibility Requirements" section above.
2. You authorize America's Credit Union to evaluate your eligibility for a Government Shutdown Loan. If, in connection with the government shutdown, the government fails to pay federal government employees, you further authorize America's Credit Union to extend credit to you in the amount for which you are eligible as described below:

Last Eligible Direct Deposit	Loan Amount
Up to \$500	\$250
\$501 to \$1,000	\$500
\$1,001 to \$1,500	\$1,000
\$1,501 to \$2,000	\$1,500
\$2,001 to \$2,500	\$2,000
\$2,501 to \$3,000	\$2,500
\$3,001 to \$3,500	\$3,000
\$3,501 to \$4,000	\$3,500
\$4,001 to \$4,500	\$4,000
\$4,501 to \$5,000	\$4,500
\$5,001 to \$5,500	\$5,000
\$5,501 to \$6,000	\$5,500
<b>Greater than \$6,001</b>	<b>\$6,000</b>

America's Credit Union reserves the right to reauthorize additional loans under this program at its sole discretion, based on the member's continued eligibility and the duration of the government shutdown.

3. America's Credit Union will deposit the amount for which you are eligible (as shown above) into the account in which your most recent direct deposit was processed. If your direct deposit is deposited into more than one America's Credit Union account, the amount for which you are eligible will be based upon the total amount of direct deposits. If multiple direct deposits are deposited into the same account, your loan amount can be based on the direct deposit(s) you select.
4. If you register before your direct deposit would have been scheduled to be processed, you may contact America's Credit Union at 866-968-7128 to withdraw your registration at any time up to one day before. If you withdraw your registration, you will no longer be eligible to receive the loan.
5. You understand that America's Credit Union will not obtain information from credit reporting agencies to determine your eligibility for this program or to extend a loan to you under this program. America's Credit Union will also not report to credit reporting agencies any information about the loan.
6. You also authorize an electronic transfer from the account(s) into which your eligible direct deposit is processed as follows: when America's Credit Union understands that the government has made back pay available to any eligible members, repayment of the loan will not be debited until the conclusion of the government shutdown, and no sooner than 60 days after the loan is deposited. America's Credit Union will debit your account(s) for the same amount as America's Credit Union loaned to you. America's Credit Union will not provide any further notice before we debit your account. If the full amount America's Credit Union loaned to you is not available in your account(s) on the date of the transfer, your account(s) may be overdrawn or may trigger the activation of your checking line(s) of credit. If you would like to discuss alternative repayment arrangements, please contact America's Credit Union at 866-968-7128.



P.O. Box 5060  
DuPont, WA 98327-5060  
253-964-3113 • 866-968-7128  
[www.youracu.org](http://www.youracu.org)

## America's Credit Union Government Shutdown Loan Program Application

BORROWER INFORMATION				Member Number	
All borrowers agree to the terms of this document and have received a copy. Member number reflects account of direct deposit.					
Member Name		SSN			
Street Address		Date of Birth		Mobile Phone	
City, State, Zip		Email Address		Home Phone	
Mailing Address		Occupation		Work Phone	
City, State, Zip		Employer			
Last Eligible Federal Direct Deposit		Date of Last Deposit			
CO-BORROWER INFORMATION					
Member Name		SSN			
Street Address		Date of Birth		Mobile Phone	
City, State, Zip		Email Address		Home Phone	
Mailing Address		Occupation		Work Phone	
City, State, Zip		Employer			
Last Eligible Federal Direct Deposit		Date of Last Deposit			
STATUTORY LIEN/SECURITY INTEREST					
You acknowledge and pledge to America's Credit Union a statutory lien in your shares and dividends on deposit in all joint and individual accounts and any monies held by America's Credit Union now and in the future, to the extent the loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account. You also acknowledge and pledge to America's Credit Union a security interest in the collateral securing loan(s) that you have with America's Credit Union now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on your primary residence.					
PERMISSION TO CONTACT					
If you provide a cell phone number, America's Credit Union has your permission to contact you at that number about all your America's Credit Union accounts, including account servicing and collection purposes. We may contact you for non-marketing purposes in any way, including automated calls, text messages, and/or prerecorded or artificial voice messages. You agree to promptly notify us if your contact information changes. Message and data rates may apply. If you provide an email address, America's Credit Union has your permission to send you email messages using an automatic emailing system for commercial or transactional purposes.					
ACCEPTANCE OF AGREEMENT					
By signing below, I/we agree to the terms and conditions of this Agreement. I/We acknowledge receipt of a copy of this agreement and disclosures applicable to the America's Credit Union Government Shutdown Loan Program.					
Borrower Signature				Date	
Co-Borrower Signature				Date	