

Dear County Federal Members:

We're here to help! Learn about the programs we have to help you get through these difficult times.

For the past 70 years, County Federal's mission has been to better the lives of those that serve the public. During these unprecedented and difficult times, we remain solidly committed to this mission and want you to know that we stand ready to help. If you've been financially impacted by COVID-19, you may be eligible for the following assistance:

Emergency Relief Loan

A County Federal Emergency Relief Loan* can provide up to \$5,000, with 0% interest and no payments for the first 90-days, then a very low 1.00% interest rate with repayment terms up to 24 months. Simply submit a Loan Assistance Relief request online in just a few minutes or call (800) 282-6212 or (408) 282-0700.

Loan Payment Deferment

Payment deferrals are available for up to 90-days on all loans*. Mortgage & Home Equity Loans, Auto and Personal Loans, VISA Credit Card, and Lines of Credit.

If you're unable to make your regular loan payment, we are offering a deferment of your loan payment for up to 90 days. During this time:

- We won't charge late fees
- We won't report past-due status to consumer credit reporting agencies

• Interest will still accrue, and deferred payments will be added to the end of the loan term

If you need to take advantage of a 90-day payment deferral, please submit a <u>Loan Assistance</u> <u>Relief</u> request online in just a few minutes or call (800) 282-6212 or (408) 282-0700. We are happy to help.

We understand that each member's situation is unique, and each <u>Loan Assistance</u> <u>Relief</u> request is reviewed on an individual basis to determine the best available solutions. On behalf of the whole County Federal team, we wish you good health and well-being during these uncertain times. Please know that you can always count on County Federal to continue to serve and support you.

Stay safe and be well,

Rebecca Reynolds Lytle President & Chief Executive Officer *Subject to credit approval. Certain restrictions may apply.