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Government Shutdown Assistance

📍 Branches & ATMs

Routing Number: **256074974**

Government Shutdown Update

How can we help? 🔍

The government spending bill was signed on Sept. 30, 2023, ensuring the government is now funded through Nov. 17, 2023. Navy Federal stands ready to offer paycheck assistance to eligible members should a future government shutdown occur. Enrollment will begin Nov. 15, 2023. Please check back for updates.

0% APR Loan During Government Shutdown

Updated: November 8, 2023

Loan Amount Eligibility

You May Be Eligible If Your Pay Is Impacted

To help members affected by the government shutdown, we're again offering assistance. You may be eligible for this aid if you meet these 3 criteria:

Your pay is impacted by the shutdown

Last Eligible Direct Deposit of Pay	Loan Amo
$250 to $500	$250
$501 to $1,000	$500

You're one of the following:

An Active Duty servicemember or Reservist

Department of Defense employee or a contractor paid directly by the federal government

NOTE: TO ACCESS AND COMPLETE THE APPLICATION, PLEASE ENSURE YOU ARE USING INTERNET EXPLORER OR CHROME AS YOUR BROWSER.

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Enrollment in the Government Shutdown Program

1 **Loan Amounts.** Loan amounts are calculated based on the amount of the most recent direct deposit of pay that was made to your account prior to your pay interruption. The Loan Amount Eligibility Chart can help you determine how much you're eligible to apply for.

Maximum loan amount: $6,000

0% APR—no fees or interest charges associated with this

$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
Greater than $6,001	$6,000

2   **Program Registration.** For loan proceeds to be available on your scheduled pay date, you must register by the day before your scheduled pay date. We'll continue accepting registrations until 3 days after your scheduled pay date.

3   **Disbursement.** Loans will be available and disbursed only if the government fails to pay eligible members in connection with the government shutdown.

4   **Repayment.** Once direct deposit of pay resumes, the amount credited to your account(s) will be deducted automatically as repayment.

Still Need Help?

We're here to help our members during periods of financial difficulty. If your pay is disrupted, but you don't meet the eligibility requirements, we recommend you visit a branch or contact us at 1-888-842-6328 to discuss your situation with one

Representatives.

Since 1933, Navy Federal Credit Union has grown from 7 members to over 13 million members. And, since that time, our vision statement has remained focused on serving our unique field of membership:

"Be the most preferred and trusted financial institution serving the military and their families."

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APY = Annual Percentage Yield, APR = Annual Percentage Rate

+Rates are based on an evaluation of credit history, so your rate may differ.

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