



Dear MCFCU Members,

I hope this message finds you well. At Mohave Community Federal Credit Union, we take pride in being your financial partner, and we're committed to supporting you through all of life's challenges. Today, I want to address an important matter that may affect some of our valued members.

As you may be aware, the government fiscal year begins on October 1st, and this date carries significant implications for our nation. It's the deadline for passing a new spending budget. However, when a budget isn't approved in time, it can result in a government shutdown.

What does this mean for you, our members? A government shutdown can have both direct and indirect effects. Federal employees, including some of our members, may face disruptions in their paychecks, impacting their household budgets immediately. Additionally, businesses that work with government contracts may experience delays or reductions in income, affecting employees and business owners alike.

During times like these, we want you to know that MCFCU is here for you. We have plans in place to assist our members and employees who may be negatively impacted by a government shutdown.

These solutions include:

- Penalty-free certificate withdrawals for those directly affected.
- Our Skip Pay Program, allowing up to three skipped loan payments per calendar year.
- Share Secured Loans, designed to help you maintain your hard-earned savings.
- **GSEL “Government Shutdown Emergency Loan**, a new temporary loan product to bridge the gap until regular pay

resumes. More details will be available upon notification to the board of the government shutdown.

- Budgeting and Financial Support Information, utilizing resources from Balance, to direct you to tools and guidance.

Your well-being remains our top priority, and our dedicated team is ready to assist you during these challenging times. Together, we'll navigate these uncertainties and continue to serve you with the empathy and dedication that you've come to expect from Mohave Community Federal Credit Union. Thank you for choosing MCFCU as your financial partner. We're proud to be by your side.

Warm regards,

Carol Roby President/CEO
Mohave Community Federal Credit Union