Hurricane Helene Relief

If you live in an area declared a major disaster location by the Federal Emergency Management Agency (FEMA), ACU is here to help with our **Emergency Relief Loan** and **Skip A Loan Payment** program.

## Emergency Relief Loan

### Terms & Rates

* Up to $1,000
* Fixed interest rate of 8.00% APR\*
* Terms up to 12 months\*\*
* Payments can be deferred for up to 60 days

### Conditions

* Must be an existing Associated Credit Union member in good standing that joined the credit union before October 1, 2024
* Must live in an area declared a major disaster by the Federal Emergency Management Agency (FEMA). To verify the status of a declaration and to access additional disaster help and resources visit DisasterAssistance.gov or FEMA.gov/Disaster
* Limit of one Emergency Relief Loan per household.

### To apply for an Emergency Relief Loan:

### Call 770.448.8200, Option 4

* Apply online using Promo Code **HELENE**

\*APR=Annual Percentage Rate. Loans are subject to credit approval. Rate offer is subject to change depending on market conditions. Member must reside in an affected area that has been declared a major disaster. No payments required for the first 60 days of the loan. \*\*Maximum term for loan amount up to $1,000 is 12 months. Example payments for $1,000 borrowed at 8.00% APR would be $87.00 per month for 12 months.

## Skip A Loan Payment

Associated Credit Union wants to help members affected by Hurricane Helene get back on track by offering Skip A Loan Payment. Through November 30, 2024, members who qualify can defer the payment of an eligible Associated Credit Union loan up to 30 days past its due date.

### To qualify, you must have:

* A minimum monthly loan payment equal or greater than $100
* A current loan balance greater than $1,000
* A minimum of six months of full, consecutive and on-time payments toward the loan prior to the request
* A minimum of twelve months remaining on the loans

### Eligible Loan Types:

* Regular Auto Loans Personal Loans Personal Lines of Credit
* Home Equity Lines of Credit 2nd Mortgages

### Ineligible Loan Types:

* 1st Mortgages
* Time Deposit Loans
* Visa Credit Cards
* Mobile Homes/ Furniture Loans
* Rate Reward Auto Loans
* CURE Loans
* Loans with CPI Add-ons

To apply for Skip A Loan Payment:

1 of 1 10/1/24, 9:56 AM

* Call **770.448.8200, Ext. 2392** for Auto and Personal Loans
* Call **770.448.8200, Ext. 2141** for 2nd Mortgages and Home Equity Lines of Credit