



## HONOR FINANCIAL RELIEF PACKAGE

If you or your family are experiencing financial hardship because of the impact of the current public health situation, we're here and ready to help with financial relief solutions to fit your situation.



### NO FEE AUTO/PERSONAL LOAN SKIP-A-PAYMENT

We're waiving the application fee on our skip-a-payment program. Eligible loans include: auto, motorcycle, jet ski, boat, RV, ATVs, snowmobiles and personal loans.<sup>1</sup>



### HERE 2 HELP LOAN

We're rolling out a personal loan special of up to \$3,000 with a fixed rate of 7.99% APR and max term of 18 months, which also qualifies for the 90 days no payments offer.<sup>3</sup>



### NO FEE CREDIT CARD SKIP-A-PAYMENT

To accommodate our members, all Honor credit cards are also now eligible for skip payment, at no charge.<sup>1</sup>



### FEES WAIVED

We're waiving the following fees until further notice:

- Overdraft Transfer Fee (\$10)<sup>4</sup>
- Early Withdrawal Fee on CDs<sup>5</sup>



### NO FEE HOME EQUITY LINE OF CREDIT SKIP-A-PAYMENT

In addition to consumer loans, home equity lines of credit are now also eligible for skip payment at absolutely no charge.<sup>1</sup>



### MORTGAGE & HOME EQUITY PAYMENT RELIEF

To help our affected members, if your mortgage or fixed-rate home equity is through Honor you may be eligible for payment relief solutions. Simply give us a call to find out more.



### 90 DAYS NO PAYMENTS

Refinance any consumer loan held elsewhere or refinance an existing Honor loan for cash out and make no payments for 90 days.<sup>2</sup>



### BUSINESS LOAN RELIEF

We know that businesses of nearly every size are financially impacted right now. Our business loans may be eligible for payment relief solutions. Simply give us a call to find out more.

Fine Print:

<sup>1</sup>By completing a Skip-A-Payment you are requesting Honor Credit Union to advance the loan due date equal to one month's payment. You understand that the current balance of the loan is extended by the amount of the payment skipped and that interest will continue to accrue on your loan balance throughout the deferred payment period, which may further extend the term of your loan. If there is more than one borrower on a loan, only one borrower is required to authorize a Skip-A-Payment request.

<sup>2</sup>Three-month Deferment Offer: Interest will accrue during 90-day deferment period. First payment must be made beginning in the 4th month, on the due date disclosed in the loan agreement. Certain restrictions apply. Subject to credit approval. Limited time offer. Insured By NCUA.

<sup>3</sup>\$3,000 maximum loan amount. All approved loans will receive fixed rate of 7.99% APR. Monthly payment on \$2,000 loan at 7.99% APR for 18-month term would be \$118.27. Subject to credit approval. Limited time offer. Insured By NCUA.

<sup>4</sup>Early withdrawal penalties on certificates w/max of \$5,000 withdrawal per 30 days. IRA rules may still apply. Consult tax advisor for advice.

<sup>5</sup>Transfers from other Honor deposit accounts to checking accounts.

\*Equal Housing Opportunity. Insured By NCUA.