



Resource Guide

This guide lists the resources available through Project Storehouse, our partners and other organizations. Whether you are experiencing furlough, financial strain, or temporary hardship, please know that you are not alone – your church family stands ready to help.

Banks, Credit Unions, & Financial Institutions

- American Heritage Credit Union – Waives early-withdrawal penalties on CDs, refunds overdraft fees, skip-a-payment options, and a “Lifeline Loan” (one net paycheck, 0% APR for 3 months).
- Bank of America – Assistance for furloughed Federal employees. Call the priority line 844-219-0690 for deferments, waivers, and other hardship options.
- Chase Bank – Dedicated support line for Federal employees affected by a shutdown: 1-888-356-0023. Offers payment relief and fee waivers.
- Commonwealth One Federal Credit Union – “Relief Assistance Program”: Furlough Loan up to \$5,000 at ~7.99% APR, no payment for 90 days.
- Congressional Federal Credit Union – Offers a “Relief Line of Credit” and other assistance programs. Call 800-491-2328 or visit a branch.
- FedChoice Federal Credit Union – Multiple options for new and existing members, including furlough relief loans.
- First U.S. Community Credit Union – “Government Employee Furlough Loan” up to \$5,000 (three net paychecks), 0% APR for 12 months.
- Interior Federal Credit Union – Special loan for both members and non-members: up to \$15,000 interest-free for 30 days, or up to 2 net paychecks for members. Call 800-914-8619.
- Navy Federal Credit Union – “Government Shutdown Loan Program” available to eligible members. Call 1-888-842-6328.
- Old National Bank – 90-day, no-fee, interest-free loan (up to \$1,500) for impacted clients; deferments and fee waivers available.
- People Driven Credit Union – Payment extensions up to 60 days; “Furlough Relief Loans” with no credit check.
- PayPal – \$25 million in interest-free cash advances for Federal workers. Loan amounts \$250–\$500 for PayPal Credit customers in good standing. Call 1-877-689-1975.
- SunTrust (now Truist) – Programs in place to assist clients impacted by shutdowns; contact customer service for available relief.
- Synchrony Bank – Deferring payments for customers holding partner retail cards (Amazon, Lowe’s, Walmart, etc.).
- U.S. Bank – Waiving late fees on missed mortgage payments; deferring first payments for new mortgages.
- U.S. Employees Credit Union – Offering “shutdown loans” for a limited time. Call (312) 922-5310.
- USAA Federal Savings Bank – No-interest loan from \$500–\$6,000 for qualifying members; deferments and payment relief options.
- Wells Fargo – Dedicated shutdown assistance lines for affected customers; multiple relief options based on account type.
- Westerra Credit Union – “Government Relief Loan” for furloughed Federal workers: 0% interest bridge loan for 6 months.



Auto & Financial Services

- Ford Credit, GM Financial, & Mercedes-Benz Financial Services – Offering payment deferrals, late-fee waivers, and case-by-case assistance.
- Hyundai Capital – 30-day extension on auto loans and lease payments for furloughed Federal employees. Call 1-800-523-4030.
- Kia Motors Finance – 30-day deferred payment option for affected customers. Call 1-866-331-5632.
- Toyota Financial Services & Lexus Financial Services – Up to two months of deferred or extended payments for eligible customers.
- Toyota: 800-874-8822
- Lexus: 800-874-7050

Mobile & Communications Providers

- AT&T – Will assist with fee adjustments, extensions, and revised payment schedules.
- Sprint – Offering short-term payment solutions. Call 1-888-211-4747.
- T-Mobile – Short-term payment flexibility; can spread service payments over time. Call 1-877-746-0909 or dial 611 from a T-Mobile phone.
- Verizon – Flexible payment options through the “Promise to Pay” program. Call 1-866-266-1445.

Rental & Housing Support

- National Rental Home Council – Deferred rent payment options with no late fees for furloughed renters.
- OPM Sample Letters for Creditors & Landlords – Official OPM templates for requesting payment extensions from landlords, mortgage, and utility companies.

Food & Family Resources

- Feeding America – National network of 200 food banks and 60,000 partner pantries supporting affected Federal workers.
- Faith Formula Human Services
 - 616 W. Kiest Blvd, Dallas, Texas 75224
 - 3rd Saturday of each month
 - 214-964-0700
- North Texas Food Bank www.ntfb.org “Click on FIND HELP
- Your Local School District – Notify the district of your furlough to access free/reduced food.
- Faith Formula Human Services Pantry - Stock the pantry day!
 - 616 W. Kiest Blvd, Dallas, TX 75224
 - Saturday, November 15, 2025
 - Starting at 8:00 AM
- RedBird Thanksgiving Food Giveaway
 - Local area churches and nonprofits—including FWBC and Faith Formula—will be giving out Thanksgiving Baskets!
 - Saturday, November 22, 2025 from 10:00 AM – 1:00 PM
 - 3662 W Camp Wisdom Road, East Parking Lot, Dallas, TX 75237



Insurance & Benefits Assistance

- Fidelity & Guaranty Life Insurance Company – Waiving cost-of-insurance charges for 30 days for AFGE member policyholders.
- • Policies starting with “Y”: 844-800-9146
- • All others: 888-513-8797
- MetLife Auto & Home – 30-day grace period on premiums for furloughed policyholders. Call 1-800-GET-MET8.

Retail & Member Benefits

- Rent-A-Center (Benefits Plus) – “Involuntary Unemployment Payment Waiver”: up to 4 months or \$1,000 in waived payments for eligible members.

Other Assistance

- FEEA-NARFE Fund – \$100 grants for active Federal employee members furloughed or working without pay. Apply at feea.org.
- Thrift Savings Plan (TSP) – Allows suspension of loan payments during non-pay status without penalty. Thrift Line: 1-877-968-3778.
- Union Plus – For union members:
 - \$300 Furlough Grant for eligible Union Plus credit card holders
 - Mortgage Assistance Loans
 - Grace periods for Auto, Life, and Accident Insurance
 - Call 800-472-2005.
- U.S. Office of Personnel Management (OPM) – Federal employees may qualify for state unemployment benefits; see your state’s unemployment agency for eligibility.

This resource guide was created and compiled by your family at Friendship-West Baptist Church. If you need further assistance, please don’t hesitate to contact us.

