

Ally

On March 18, this bank said it would offer relief to those experiencing financial hardship due to the coronavirus pandemic:

- **Ally is waiving all fees related to expedited checks and debit cards, overdrafts and excessive transactions on savings and money market accounts until July 16, 2020.**
- **Auto loan payments can be deferred for up to 120 days.** Referral requests for deferral of up to 120 days can be made online. No late fees will be charged, but finance charges will accrue. After payments resume, the contract will be extended by the number of months payment was deferred.
- **Mortgage payments for existing customers can be deferred for up to 120 days.** No late fees will be charged, but interest will accrue. To apply, at any time between March 19 and July 30, customers can call 866-401-4742 or apply online by logging in to ally.loanadministration.com.

Ally has set up a web page with more information, [Ally's coronavirus help page](#).

This bank does not state when the interest that accumulates during the deferral period must be paid, at the end of the deferment or at the end of the loan. Ally does not state whether any deferral you receive will be treated as a delinquency on your credit.

Bank 1st

<https://bankfirstwi.bank/covid-19.html>

Information Regarding COVID-19

At Bank First, we strongly feel that as an essential place of business, we have a social responsibility and obligation to serve the financial needs of our customers and community. Community banks provide critical infrastructure to the financial services industry as a whole in the United States, and we are here to ensure customers have access to money to purchase groceries, medications, and other necessities as well as ensure our local businesses continue operating.

Please continue to visit this page as the situation unfolds. We will continue to provide updates as it pertains to our operations or services.

CEO Updates

April 2, 2020 | [CARES Act and the Paycheck Protection Program \(PPP\)](#)
March 30, 2020 | [Scammers are taking advantage of COVID-19, 3/30/2020](#)
March 24, 2020 | [COVID-19 Customer Relief Efforts](#)
March 20, 2020 | [COVID-19 update as of 3/20/2020](#)
March 16, 2020 | [COVID-19 Response as of 3/16/2020](#)

Customer Relief Efforts

The safety and welfare of the communities we serve are a top priority for Bank First. We recognize these are challenging times and we want you to know your money is secure. We also want you to know our team is here to help. Bank First is offering relief measures to personal and business banking customers who require much-needed financial assistance during this challenging time.

If you are in need of other assistance not listed below, please contact your local office or dedicated Relationship Manager. We also have established a toll-free number for you call regarding COVID-19 concerns ([1-877-271-6714](tel:1-877-271-6714)). Bank First relationship managers are ready to take your call and find a solution to meet your individual needs. Due to the evolving nature of the COVID-19 response(s) additions, deletions and modification of our offers for assistance are subject to change without notice and in our sole discretion including and not limited to fees, waivers and other offers.

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For Your Business

Bank First understands that you and other customers may be experiencing financial challenges as a result of illness or business interruption. Protecting your finances and helping you navigate through options during the rapidly evolving COVID-19 pandemic is our top priority.

You have most likely been receiving a lot of information about government tax credit programs and loan programs to assist you and your business with the COVID-19 pandemic. As an SBA Preferred Lender, we want you to know Bank First is ready to assist you.

Business Resources

- [U.S. Chamber of Commerce Resources for Business](#)
- [Small Business Administration \(SBA\) Small Business Guidance & Loan Resources](#)
- [Small Business Administration \(SBA\) Disaster Assistance](#)
- [Sign up to receive SBA Updates](#)
- [Sample Payroll Protection Program \(PPP\) application](#)
- [Wisconsin Bankers Association - Summary of COVID-19 Lending Options](#)
- [IRS FAQs on Employee Retention Credit](#)

Fees

- *PENALTY-FREE CD WITHDRAWAL.* The no-penalty offer allows you to make one partial or complete withdrawal without penalty.
- *WAIVED TELEPHONE TRANSFER FEE.* We are suspending our fees to make telephone transfers. Please call your local office or [1-877-271-6714](tel:1-877-271-6714) for assistance.

Personal Loans

- *CONSUMER AND MORTGAGE LOAN PAYMENT RELIEF.* If you are experiencing a hardship due to the COVID-19 pandemic, please contact your local office or dedicated Relationship Manager. We are offering a variety of loan relief programs tailored to meet your needs. The terms of any payment deferral or extension will be disclosed to you at the time of request.
- *FORECLOSURE PROGRAM SUSPENSION.* We will suspend foreclosure actions on residential properties for 60 days, unless required by federal or government agencies.
- *REPOSSESSION PROGRAM SUSPENSION.* We will not initiate any repossession actions for 60 days for vehicles, boats, or RVs

Consumer Resources

- [Freddie Mac mortgage loans](#)
- [Fannie Mae mortgage loans](#)

Bank of Albuquerque

While we continue to monitor the COVID-19 situation closely, we want to assure you of our ongoing efforts to protect the safety of our clients, our employees and the communities we serve. In these changing times, our commitment to serving you and your banking needs remains unchanged. We have put into action our business resiliency plans to ensure you continue to have access to your accounts and can manage your finances without interruption.

How we can help (NEW UPDATE)

For those experiencing financial hardship related to COVID-19:

We're making it easier for you to move money between consumer accounts through May 31, 2020.

We are waiving excessive withdrawal fees on savings and money market accounts as well as [Overdraft Protection Transfer](#) fees for automatic transfers between linked accounts held at Bank of Albuquerque.

We're waiving fees to make it easier for you to move money between many of your small business deposit accounts.

We're waiving excessive withdrawal fees on savings and money market accounts as well as [Overdraft Protection Transfer](#) fees for automatic transfers between linked accounts held at Bank of Albuquerque. These changes are effective immediately through May 31, 2020.

We're waiving loan payment late fees in April 2020.

We will suspend assessing late fees on consumer loan payments, mortgage accounts, and small business loans. If you are able, please continue making your loan payments as scheduled.

If you are a mortgage, consumer, or small business client, and you are experiencing hardship related to COVID-19 and you need assistance, please select the appropriate option below to start.

- [Mortgage Assistance](#)
- [Consumer Assistance](#)
- [Business Assistance](#)

Bank from the safety of your home

To protect yourself and your loved ones, we encourage you to take advantage of our available tools for 24/7 [Digital Banking](#) and access to your accounts.

Online and Mobile Banking

Make payments, check balances, transfer funds, set alerts and complete mobile deposits (via our mobile app).

Mobile deposits are available for same day credit before 10 p.m. CT.

We'll gather some information from you and a COVID-19 assistance representative will contact you to help with your request. Please note: We are experiencing high call volumes. You can avoid long hold times and get the relief process started by completing our brief form.

We will continue to evaluate how to best serve our clients and our communities as the situation evolves.

Bank of America

Bank of America customers who need help making credit card or mortgage payments can *apply for a payment deferral* online. A video has been added to the bank's coronavirus help page to explain the additional assistance the bank is offering to customers.

Bank of America announced additional support that will be provided, working on a case-by-case basis, including:

- For consumer and small business deposit accounts, clients can request refunds of overdraft, insufficient funds and monthly maintenance fees.
- Clients can request to defer payments and refunds of late fees on their small business loans.
- On auto loans, personal loans, mortgages and home equity loans, clients can request deferral of payment, with those payments added to the end of the loan. So long as clients are up to date, no negative credit bureau reporting will be made.

According to the bank "Clients facing financial hardships related to the coronavirus are encouraged to visit [Bank of America's coronavirus help page](#) and contact the client services team."

Bank of America does not state when the interest that accumulates during the deferral period must be paid, at the end of the deferment or at the end of the loan. You must contact the bank if you want a refund on any fees charged and to set up

Bank of the West

<https://www.bankofthewest.com/HeretoHelp.html>

We know that the coronavirus (COVID-19) is affecting each of us differently. As this situation continues to evolve, we're taking steps to help our customers and employees stay safe and healthy. We are following the guidance of the [Centers for Disease Control \(CDC\)](#) to protect the health and well-being of everyone in our branches and other facilities. Beyond taking these precautions, we're sharing resources to help you manage your finances.

For our business customers, we may have additional resources to support you through this time.

Help with your loans

If you are unable to make your loan payment due to being impacted by COVID-19, we may be able to help. Our call wait times are longer than usual at this time, so we encourage you to email us instead.

- **Consumer loan and credit card customers:** Please email covidhelp@bankofthewest.com and we will contact you within 3-5 business days. Otherwise, please call us at 800-653-0362 (TTY 800-659-5495).
- **Mortgage, home equity line of credit and home equity loan customers:** Please email mortgagehelp@bankofthewest.com and we will contact you within 5-7 business days. Otherwise, please call us at 800-545-8180 (TTY 800-659-5495).

In your email please provide:

- The account holder's first and last name
- The address associated with the account
- The best phone number for the account holder

Emails can be sent through your Bank of the West account secure messaging portal or through your regular email.

Help with all other accounts

We encourage you to use [Online Banking](#) to stay connected as we offer many online self-service tools. If you need additional assistance with your account, other than loan assistance, please call us at 800-488-2265 (TTY 800-659-5495). We would be happy to discuss your unique situation.

Capital One

Unlike many of its competitors, Capital One is not offering customers specific assistance, but instead is urging them to contact the bank directly through [customer support lines](#).

Capital One indicated assistance will vary on the type of product and individual needs. Examples include:

- Minimum payment assistance
- Deferred loan assistance
- Fee suppression

[Capital One's coronavirus help page](#)

- Telephone loan payment fees

The Arvest Assist Personal Loan provides an option to qualified borrowers within Capital One's offers seem more vague, and less helpful, than other major banks. If you need assistance from them, be sure get it in writing, including the length of any deferral, when the deferred payment amounts are to be repaid, what fees will be charged (and when they are due) and what impact this will have on your credit score.

Century Bank

<https://www.mycenturybank.com/COVID-19>

MARCH 26, 2020 - Century Bank knows that many of our clients, including individuals, families and businesses, may face financial challenges due to the effects associated with the COVID-19 (Coronavirus) outbreak. For those who have been impacted financially by Coronavirus/COVID-19, we are here to help.

For deposit clients, Century Bank is ready to assist individuals and businesses by refunding certain fees including, but not limited to, NSF, overdraft and other miscellaneous fees. We have also increased limits on ATM withdrawals and point of sale transactions for debit cards.

Certain types of personal loans may qualify for short term payment deferrals and the waiving of late fees. Other options may be available depending on the type of personal loan.

For established business and commercial borrowers, some amortizing loans may qualify to be modified for interest-only payments on a temporary basis. A disaster relief line of credit or a secondary line of credit may be set up to temporarily support cash flow and liquidity needs. Credit line increases may also be considered for cash flow and liquidity support. We are also cooperating with the State of New Mexico and others for their loan guarantee programs. All loan requests and changes are subject to credit approval by Century Bank.

Contact us to discuss your situation and the possibility of other services we may provide for you in this crisis. Each inquiry and circumstance will be handled on a case-by-case basis. Century Bank remains on standby to be of further assistance to you. Contact us at **505.995.1200** during normal hours or visit one of our locations by calling the number above for an appointment.

FRAUD AND SCAMS

We would also like to make sure that all of our customers are aware of a current scam warning issued by the Federal Trade Commission. With the potential of an economic stimulus there has been a rise of phone, e-mail and text scams. Please take a moment to read a recent article from the Federal Trade Commission regarding account safety and what to do should if you should spot a scam. The article can be found by visited the following link:
<https://www.consumer.ftc.gov/blog/2020/03/checks-government>

If you have questions or concerns please do not hesitate to contact us at **505.995.1200**.

MARCH 18, 2020 - In order to protect the health and safety of both clients and staff, beginning March 19, 2020 and until further notice, Century Bank will be restricting access to our bank lobbies at all locations across the state. Century Bank will remain open and operational to continue to meet our clients' and community's financial needs during this time of uncertainty caused by Coronavirus/COVID-19.

Robert Strong, CEO of Century Bank, wants you to know that, "In order to support our clients, associates and our communities, we have carefully reviewed our procedures and are taking this health and safety threat very seriously.

We will do our part to help those in need and to protect the health of everyone involved. We also welcome feedback and suggestions on how we can be of further assistance.”

Lobby Changes

Century Bank will facilitate business and remain operational with person-to-person appointments, drive-through services, and telephone interactions along with technology based solutions.

Appointments can be made as needed and for services including safe deposit box entries. Most drive-up locations should be able to facilitate most other service needs. [Lobby Locations](#) with drive-up facilities include Santa Fe, Espanola, Rio Rancho, and Las Cruces. Drive-up hours are from 8:00 a.m. to 6:00 p.m. Monday through Friday. Some locations will have Saturday hours as well. Hours of operation will be evaluated periodically and adjusted accordingly. For details on office hours, see our [Branches and ATM](#) page or call **505.995.1200**.

Locations without drive-up windows will allow clients into their offices by appointment or in limited numbers. Offices without drive-up facilities include Downtown Santa Fe, Los Alamos and Albuquerque.

Credit and Financial Relief

Century Bank is finalizing plans to assist business and individual customers who have been impacted financially by Coronavirus/COVID-19.

We are currently working on in-house loan programs in addition to cooperating with the State of New Mexico and others for their loan guarantee programs. We will have more details in the coming days.

For deposit clients, we have already increased limits on ATM withdrawals and point of sale transactions for debit cards. Those impacted by COVID-19 may contact us to discuss other services we may provide for them during this crisis.

As a local bank, Century wants to help. If you or your business have been affected by COVID-19 and have questions or need our support, feel free to contact us at **505.995.1200**.

MARCH 16, 2020 - This is to let you know that Century Bank is operating as normal. As things progress with COVID-19, we will be sure to keep everyone informed.

In the meantime, we wanted to let you know the following:

- Century Bank will **NEVER** call, email or contact you to ask for personal information including Social Security Numbers, account numbers, passwords or other non-public information. **Please be extra careful and aware of scams and fraudsters, especially in times of crisis.**
- Don't forget that online and mobile banking are available to you and your business. These services include [mobile wallet with Apple Pay, Samsung Pay and Google Pay](#) (touch-less in several locations), [Remote Deposit Anywhere](#) for personal use and [XPress Deposit](#) (remote deposit capture) for business use. Businesses also have access to a wide array of [Treasury Management](#) services. If you need assistance with any of these products or services, feel free to contact us at 505.995.1200 during business hours.
- Please avoid branch visits if you are ill, have traveled to high risk areas or have been exposed to COVID-19. If you need something and cannot make it into the branch, feel free to contact us during [business hours](#). We also have [drive up facilities and ATMs at several locations](#).

If you or your business has been affected by COVID-19 and have questions or need our support, feel free to contact us at 505.995.1200.

MARCH 10, 2020 - We want you to know that Century Bank is taking the current outbreak of the Coronavirus Disease 2019 (COVID19) very seriously. Our utmost concern is the safety and health of our communities and that we continue to be available to our clients during any crisis.

We are monitoring closely the [Centers for Disease Control and Prevention](#) and [World Health Organization](#) websites for updates, as well as guidance for this outbreak.

Century Bank is required to have a Business Continuity Plan (BCP) that is reviewed and tested regularly. It is our duty to ensure that we continue to be available to our clients and communities. In response to COVID-19, Century has taken steps outlined in our BCP to ensure that critical business functions are working now and in the event of an emergency.

In our offices, we've increased daily cleaning procedures including disinfecting high touch or heavily used areas of our offices. We are educating our teams on best practices recommended by the Centers for Disease Control. Should you visit our branches, our teams are available to serve you. Our online and mobile banking applications are available to view transactions, check balances, and make payments or deposits and more. If you don't currently have online or mobile banking and you would like these services, please call us at 505.995.1200.

Helpful Links:

[CDC – Coronavirus Disease 2019 \(COVID-19\)](#)

[CDC – Prevention and Treatment](#)

[World Health Organization – Coronavirus](#)

[New Mexico Department of Health](#)

[Texas Department of Health](#)

If you've been impacted by COVID-19, have questions or need our support, feel free to contact us at 505.995.1200. We will continue to closely monitor this situation and evaluate additional measures to support our customers and communities.

Stay healthy and safe!

Your friends at Century Bank

Chase

According to Forbes Magazine, impacted customers are to call the number on the back of their credit or debit card, or on their monthly statement.

Borrowers who need help with their mortgage payments can call 800-848-9380 or sign in and send a secure message.

Chase is also light on specifics. For more information and updates, visit [Chase's coronavirus help page](#). Be sure to document any agreement you reach with Chase including the specific assistance offered that you accept. Be sure to find out if the assistance offered will damage your credit score.

Citibank

At least through April 8th, Citibank customers can contact the bank to request the following help:

- Waivers on monthly service fees, for both regular and small business customers
- Waived penalties for early CD withdrawal, for both regular and small business customers
- Fee waivers on remote deposit capture for small business customers
- For small business customers, bankers available after hours and on weekends

- Some credit card customers may be eligible for credit line increases and collection forbearance programs.
- Some mortgage customers may be eligible for a hardship program. For assistance, call Cenlar FSB at 855-839-6253 (Mon–Fri, 8:30 a.m.–8 p.m. ET or Sat, 8:30 a.m.–5 p.m. ET).

For more information and updates, visit [Citibank’s coronavirus help page](#).

Compass Bank (BBVA)

<https://www.bbvausa.com/special/covid19.html>

Financial Assistance Available to Our Customers.

Should you experience unfortunate hardship as a result of COVID-19, we want to help you. Please find below the assistance options that may be available to you.

For Loan or Credit Card Payment Assistance:

To request a real estate loan, personal loan, credit card or Small Business loan payment deferral or extension, [please fill out a request via our secure Online Payment Assistance Portal for the fastest response.](#)

For Consumer and Small Business Customers:

- Waived and refunded ATM fees charged by other banks/ATM networks to use their ATMs. Available upon request.
- Penalty-free CD withdrawals, for CDs opened prior to March 1. Available upon request.
- Consumer and small businesses may request refunds of overdraft fees.

For Small Business Customers:

- Temporary waiver of the Monthly Maintenance Fee for the desktop Remote Deposit Capture Service. Available upon request.
- Temporary waiver of the deposit account monthly Service Charge. Available upon request.
- Small business customers may qualify for a fixed-rate, 3-year term loans (36 months of principal and interest payments) of up to \$50,000 with the first payment not due until 90 days after closing.

Special offers are currently available and are presently slated to end on April 17, 2020. The COVID-19 situation will be continuously monitored to determine if extensions or further action is needed beyond the current end date. If you have questions on accounts or need to speak with a telephone banking agent, customers can contact [1-844-BBVA-USA](#), or you might find our [Online](#) and [Mobile Banking](#) even more convenient. If you already work with a banker or branch, you may contact them directly for assistance.

As you can imagine, we are experiencing increased call volumes to Customer Support. In the event that you need assistance, remember to sign-in to your [BBVA Mobile Banking App](#) and use Contact Us within the Assistance Center. This could substantially reduce your wait time.

The CARES Act (the Coronavirus Aid, Relief, and Economic Security Act) was passed into law and aims to provide emergency assistance and health care response for individuals, families, and businesses affected by the 2020 coronavirus pandemic.

Paycheck Protection Program:

BBVA is committed to helping small businesses navigate the COVID-19 loan relief options. The Paycheck Protection Program, part of the new CARES stimulus package, is a federal loan program aimed at helping small businesses who have been severely impacted by COVID-19. [Click here to get more information.](#)

Coronavirus Tax Relief:

Please refer to the [IRS website](#) for up-to-date information.

Please note that this section will be updated regularly as more information becomes available.

Del Norte Credit Union

https://www.dncu.org/home/learn/blog/covid19_update/covid19_faqs

They have a Q&A Section that shows

Q. I am experiencing a financial hardship due to the COVID-19 Pandemic, are there options for me to seek Mortgage payment deferrals?

A. Yes, we are sorry about your current situation. Rest assured you can call or visit us online to seek Mortgage Payment Relief at 866-397-5370, by going to loanssolutioncenter.com, or by going to yourmortgageonline.com and signing in to your account. Have a Home Equity Line of Credit(HELOC)? Call us at 505-705-8228 and ask for the Member Solutions Department. One of our friendly member service specialists will be happy to help you.

Q. I was laid off, can I request a deferment on my loan payments?

A. We will need a request for a deferment in writing from you. For COVID-19 requests, request your hardship in writing and include any documentation or letters you may have received from your employer. Our member solutions team will be reviewing all requests and should have a 1-2 day turn around for our members. Please email the hardship letter and documentation to membersolutions@dncu.org or fax to 505-455-5190.

These are the only 2 questions pertaining to getting assistance during COVID-19.

Discover

Discover's offers "qualified" Discover customers assistance and provides contact phone numbers for credit card, online banking, personal loan, home loan and student loan customers.

Discover's Customer Service operations can be reached at 800-347-7000

For more information and updates, visit [Discover's coronavirus help page](#).

Enterprise Bank & Trust (formally LANB)

Update as of March 27, 2020

To promote social distancing requirements and help support the health of our associates, clients and communities, **we are temporarily revising our business hours, effective March 30**. In addition to the measures we are already taking to operate with drive-up and appointment-only services, we are temporarily shortening our hours. Our new hours are:

- 9 a.m.-5 p.m., Monday through Friday
- Branches that have drive-ups and are open on Saturdays will operate from 9 a.m.-Noon.

Help us flatten the curve by using our remote banking and contact-free options.

If you would like to speak to an associate outside of these hours, Video Teller Machines (VTMs) are available for use (where offered). VTM operating hours will remain the same. Use our [ATM/VTM locator](#) to find the location closest to you.

You may also take advantage of a variety of non-contact options for your banking needs, including [Telephone Banking](#) as well as [Online and Mobile Banking](#), which are available 24 hours a day. In addition, we offer [Mobile Wallet](#), a way to make secure, contact-free payments with your Enterprise Mastercard® Debit Card and Enterprise Visa® Credit Card at participating retailers. Download the [SecureLOCK Equip](#)™ app to enable active card management, including turning your debit card on and off.

Update as of March 23, 2020

Portions of our branch networks' local governments recently announced public health orders requiring residents to stay home to help protect communities from the spread of COVID-19.

As an essential service, we want to assure you that we are prepared to serve your financial needs. We remain available via a variety of contact-free banking options, while providing the highest measures of health and safety practices for our clients and associates.

Please visit our [branch locations page](#) for updated information on which locations will remain open and continue to provide service, including drive-up options. We will always post our most current information on this site.

We're here to help

During this time of uncertainty, we're ready to continue providing you with the services you need. We know this situation is bringing a wide variety of challenges to people and businesses. Rest assured, we are committed to serving your financial needs. However, you are impacted, we are here to partner with you and get through these challenges together.

Relief programs are being offered to impacted customers in all of Enterprise's markets. To download an application and to learn more about programs offered to consumer clients, [click here](#). Business owners experiencing financial hardship are asked to contact their Relationship Manager directly to discuss solutions.

Consumer Loan Payment Deferral Program FAQs

Effective March 23, 2020, Enterprise initiated loan payment deferral programs for consumer clients impacted by COVID-19.

file:///C:/Users/TLO-Laptop%202/Downloads/Consumer_Deferral_Packet.pdf

This program is available for consumer loans excluding credit cards. Consumer clients may request to defer one (1) monthly loan payment per consumer loan.

Eligibility requirements

- Your loan is in good standing, as follows:
 - Your loan must be current or within the grace period, AND
 - The bank has received your three (3) most recent consecutive monthly payments on the loan you are requesting to defer.
- You are experiencing financial difficulty due to COVID-19.

How do I apply for this deferral?

A COVID-19 CONSUMER PAYMENT DEFERRAL REQUEST AND AGREEMENT can be downloaded from the [COVID-19 Update page](#) on the Enterprise Bank & Trust website. The request is a fillable PDF, so you can type directly into the form, print it, sign it and return it to the bank using one of the following methods:

- Scan and email to loanservicing@enterprisebank.com (preferred method)
- Fax to (314) 993-6454
- Any branch location with drive-up or night-drop capabilities
- Mail to Enterprise Bank & Trust; 1281 N. Warson Road; St. Louis, MO 63132

I can't download or print the form, what should I do?

Contact your local branch or call (833) 896-2850 and ask for a copy of the COVID-19 CONSUMER PAYMENT DEFERRAL REQUEST AND AGREEMENT. Complete and sign the request and return it to the bank using one of the above methods.

I have more than one consumer loan at Enterprise, can I request a deferral for each loan?

Yes, borrowers can defer one (1) payment for each loan.

How will this deferral impact any auto-debits?

Any auto-debits set up by Enterprise will be suspended for the deferred payment. However, due to the timing of the application, payments already in process may not be stopped in time. If a payment cannot be stopped, Enterprise will use reasonable efforts to reverse and refund the payment as quickly as possible. If Enterprise is unable to reverse a payment before it processes, Enterprise will defer the next regularly scheduled payment. Any fees assessed by Enterprise will be waived. You are responsible for stopping any auto-debits initiated through Online Banking or bill pay.

When will the deferred payment be collected?

The loan's maturity date will be extended by one month. Interest will continue to accrue on the outstanding balance, including the month of the deferred payment. As a result, the final payment may be larger than the regular monthly installment.

How does this impact finance charges?

Deferring a payment will result in you having to pay a higher total finance charge than if you made your payments as originally scheduled.

Will the deferral impact my escrow amount?

Deferring a payment could result in a change to escrow balances. It depends on the amount of and when future payments are received. Any changes to escrow will be reflected in the next scheduled escrow analysis.

Will my credit score be impacted by the deferral?

There will be no negative credit bureau reporting for up-to-date clients. Payments deferred under this program will not be reported to the credit bureau as past due.

How long is this program available?

Enterprise reserves the right to terminate this program, without notice, at any time.

I need more payment relief, what should I do?

Please call (833) 896-2850. A Client Service Officer will direct your call to someone who can answer your questions and determine next steps.

COVID-19 Credit Card "Skip-A-Pay" Program

Frequently Asked Questions

Effective March 23, Enterprise initiated a temporary "Skip-A-Pay" program for the following credit card products:

- Consumer
- Business Card

Corporate Cards and Purchasing Cards are not eligible for this program at this time.

What is Skip-A-Pay?

This is a temporary feature which will allow the cardholder to skip one credit card payment.

Are there eligibility requirements?

All cardholders in the selected products can participate unless your account is past-due. "Past due" is defined as not making the minimum payment in the prior statement cycle.

When will I be allowed to skip a credit card payment?

The Skip-A-Pay will be reflected in your May credit card statement.

How long will this feature be in effect?

This temporary feature will be available for one statement cycle. See above for more information.

How will I know that the program is in effect?

A message will be on your statement notifying you of the feature.

Will I still incur interest charges and/or fees if I choose to use this feature?

Yes, interest charges will continue to accrue. Your next statement will contain the existing balance, any new charges and accrued interest.

When will the "skipped" payment be due?

Following the "skipped" month, the minimum payment will be due and reflected in your next statement cycle.

How do I use this feature?

Simply don't make your payment. Your monthly statement will list any transactions charged to your credit card during the cycle along with any outstanding balance, but the amount due will show as \$0. Interest will continue to accrue on unpaid balances.

What if I don't want to skip a payment? How will I know what to pay?

You can always make a credit card payment of any amount up to the outstanding balance. Any payment will be applied to the outstanding balance. If you take advantage of this feature and skip the payment, your next statement will contain the existing balance, any new charges and accrued interest.

I have a Corporate and/or Purchasing card and need payment relief. Who should I talk to?

Please call [\(833\) 896-2850](tel:833-896-2850). A Client Service Officer will direct your call to someone who can answer your questions and determine next steps.

I would like to speak to someone about these programs. Who should I talk to?

Please call [\(833\) 896-2850](tel:833-896-2850). A Client Service Officer will direct your call to someone who can answer your questions.

If you would like to speak to someone about the programs, please call [\(833\) 896-2850](tel:833-896-2850). A Client Service Officer will direct your call to someone who can answer your questions.

COVID-19 SBA Paycheck Protection Program (small businesses)

On March 27, President Trump signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which includes the Small Business Administration (SBA) Paycheck Protection Program (PPP). This almost \$349 billion program is intended to provide relief for small businesses and their employees who are adversely affected by COVID-19.

As a preferred 7(a) lender, Enterprise will provide funding for this program. We know the demand will be very high, and we are committed to making our process as simple and efficient as possible.

Enterprise is committed to helping you navigate the COVID-19 loan relief programs. We will continue to update this page as additional information becomes available.

Resources

- [**Download the SBA Paycheck Protection Program Application**](#)
- [**How the Treasury Department is Taking Action**](#)
- [**Small Business Paycheck Protection Program overview**](#)

For more information and updates, visit: <https://www.enterprisebank.com/about/covid-19-update>