

What provisions have financial institutions made to assist employees during this budget impasse?

The commonwealth has reached out to all state-based financial institutions asking for their cooperation and flexibility with our employees during this budget impasse. Below is a current list of financial institutions who have responded. This list will be periodically updated as we receive additional responses:

1. Pennsylvania State Employees Credit Union (PSECU)
 - Offering special loan provisions of up to \$1,000 for each missed pay during a budget impasse. This will be a 0% interest loan offered to all qualified members and will remain at 0% for a period of 60 days after the budget is passed.
 - More information on this and other services may be obtained by contacting the PSECU directly or visiting their Web site at www.psecu.com/state
2. Americhoice Federal Credit Union
 - Offering members a no fee skip-a-pay for their July loan payment(s). 1st mortgage loans are excluded.
 - Offering a line of credit to qualified members whose pay or expense reimbursement is delayed due to a budget impasse. The line of credit, equal to the latest direct deposit payroll from June or expense reimbursement, rounded to the next \$100, up to a maximum of \$10,000, will be made available at a special rate of 3.99% until normal payroll starts.
 - More information on this and other services may be obtained by contacting Americhoice directly or by visiting their Web site at www.americhoice.org.
3. Fulton Financial Corporation (includes Fulton Bank; Lafayette Ambassador Bank; FNB Bank, N.A; and Swineford National Bank)
 - The institution will work with impacted employees to find the best solutions or accommodations to meet their needs. Possible accommodations include:
 - Deferring existing consumer loan payments

- Offering a temporary 3.00% interest rate reduction on existing balances on consumer lines of credit
- Establishing a new line of credit (subject to approval) with a temporary interest rate of 0%
- One fee-free overdraft per month until the budget is passed
- Minimize banking fees that would normally be incurred
- State employees who have (or who bring) a complete relationship to one of Fulton's PA banks listed above and meet all eligibility criteria may qualify for an accommodation like those listed above.
- More information on this and other services may be obtained by visiting or calling your local branch. To locate a branch visit their Web site at www.fult.com.

4. Members 1st Federal Credit Union

- Offering members a no fee skip-a-pay or loan extension for their July loan payment(s). 1st mortgage loans are excluded.
- Offering a line of credit to qualified members whose pay or expense reimbursement is delayed due to a budget impasse. The line of credit, equal to the latest direct deposit payroll from June or expense reimbursement, rounded to the next \$1,000, up to a maximum of \$20,000, will be made available at a special rate of 3.99% through July 31, 2009.
- More information on this and other services may be obtained by contacting Members 1st directly at any branch office, by calling Telebranch at (717) 795-6049, or by visiting their Web site at www.members1st.org.

5. Oil Country Federal Credit Union

- Offering a personal loan to members in good standing affected by the budget impasse. The loan, equal to the employee's latest verified direct deposit and/or expense reimbursement from June of 2009, rounded to the next \$100 may be available for each pay period, up to a maximum of 4, affected by the budget impasse.

- The loan will be made available at 4.00% through December 31 and increases to 11.50% if not paid in full by that date.
- More information on this and other services may be obtained by contacting the institution directly by calling 1-800-215-7598 or visiting their Web site at www.oilcountryfcu.org.

6. Orrstown Bank

- Offering a special no fee skip payment for an impacted employee's July loan payment. 1st mortgages are excluded.
- Offering a personal line of credit equal to three net pays up to a maximum of \$5,000 to commonwealth employees affected by the budget impasse at 1.00% through August 31, 2009. Effective September 1, 2009, the rate will convert to the personal line of credit board rate, currently 6.50%. To qualify, employees must have a credit score of 650 and meet all applicable credit and payment history requirements.
- More information on this and other services may be obtained by contacting the institution directly by calling 1-888-Orrstown or visiting their Web site at www.orrstown.com.