



Lifeline Program

We know this may be a scary and stressful time and we want you to know you remain our top priority. CPM Federal Credit Union can offer assistance in many different ways with our Lifeline Program specifically.

Our program includes:

- **Penalty-free withdrawals from Certificate of Deposits**
- **Free Skip a Pay options (Skip one payment)**
- **Loan extensions up to 3 months**
- **Budgeting Tools - Free Greenpath Hotline (877.337.3399)**

- **Fee waivers for:**
 - > **Transfers or early Christmas Club withdrawals**
 - > **Overdraft Protection transfers from savings**
 - > **Payment by phone fees**
 - > **Visa late payment fee (Up to \$25.00 effective May and June payment cycle)**
 - > **Returned Visa payment fee (Up to \$25.00 effective May and June payment cycle)**
- **Lifeline Loan at 3.99% APR with no payments for up to 90 days. Simply select Personal Loan and then choose Lifeline loan.**

[Apply for Lifeline Loan](#) [Apply for Skip a Pay](#) [Apply for Loan Extension](#) [Mortgage Relief](#) [Take a quick tutorial of our program](#)

We are here to help you! If you need further assistance or guidance on your existing account or loan, please reach out to us at 800.255.1513. We are in this together!

We appreciate your patience. Requests will be worked in the order they are received and may take up to 48 hours to receive a response.

**APR - Annual Percentage Rate. APR for military personnel may be higher due to ancillary product sales. Loan subject to credit approval and underwriting standards. Loan will be a personal loan and may have limitations including amount to be borrowed. May be used for expenses incurred due to prolonged illness, business interruptions or closures due to COVID-19. Documentation may be required. Loan amount of one month's income with a maximum loan amount of \$5,000.00. Funds cannot be used to refinance or consolidate existing loans currently financed with CPM. Deferred payments up to 90 days. Interest continues to accrue from the date of disbursement. A loan amount of \$5,000.00 for 60 months at 3.99% APR would be a payment of \$93.00 per month with 90 days no payment. One lifeline loan per member. Fee waivers will apply to Overdraft Protection Transfer, early Christmas Club withdrawal, Skip a Pay and payment by phone. Membership rules and restrictions apply. Terms and conditions subject to change without notice.*