



Coronavirus Emergency Recovery Assistance

Emergency Relief Personal Loan

This is a special all-purpose loan, available to help you with recovery expenses.

- **4.9% APR***
- **Up to \$3,500 available**
- **NO PAYMENTS for up to 90 DAYS**
- **12 month repayment term**
- **No application fee**
- **Offer ends April 30, 2020**

Emergency Relief Skip-a-Payment

To help ease the financial burden caused by the impact of the Coronavirus (COVID-19), we are offering the opportunity to defer up to 90 days of payments on your current Bayou Federal loan(s).

- For this special offer, there is **NO FEE** to skip payment(s).
- Member accounts and loans must be in good standing with the credit union to qualify. Minimum balance requirements must be met in the Regular Share Account and all other deposit accounts held, and member must be current on all loans.
- Short-term small amount loans are excluded.
- For Real Estate loans, please contact Tiffanie or Laurie at 225-925-9864.
- Up to 90 days of deferred payments available. Interest continues to accrue during the no payment period. If you need assistance beyond this 90 day Skip-a-Payment, please contact us.

To apply for Skip-a-Payment on your Bayou Federal loan, please obtain the form from our web site, bayoufcu.org.

We're here to help you with recovery after this historic pandemic.

Please call our Loan Department at 225-925-9864 if we may be of assistance!

* APR = Annual Percentage Rate. Normal underwriting criteria apply. Interest continues to accrue during 90 day no payment period. Limited to new money requests only. Existing Bayou Federal Credit Union debt cannot be refinanced using this special loan. Offer expires 04/30/2020.