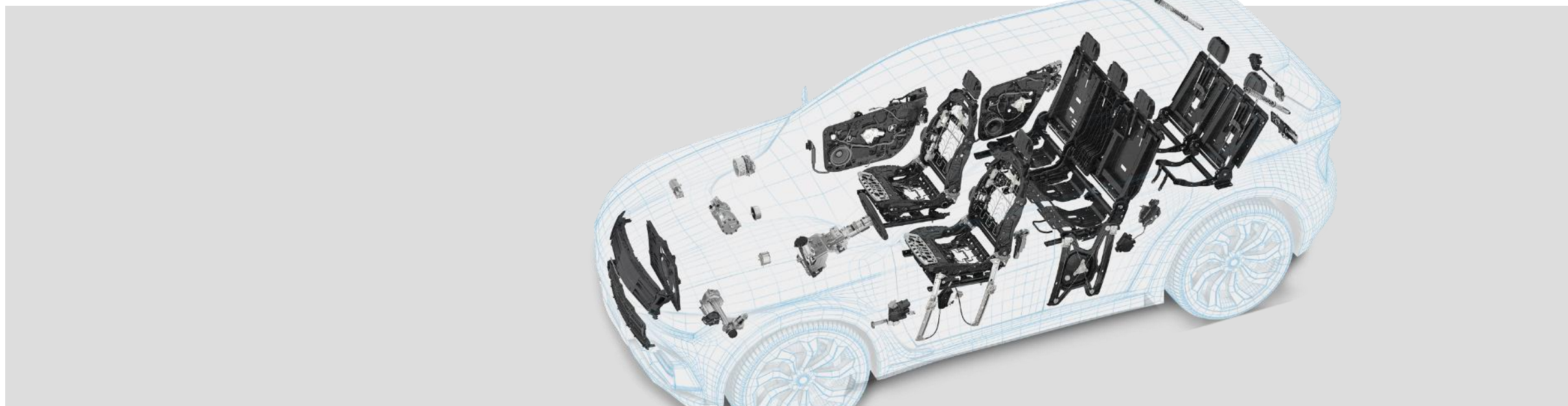


## US Relief Resources



## Disclaimer

*The following information has been gathered to share with you. It is not required to participate in these programs.*

# Car Payment Relief

## Fiat-Chrysler

Owners and lessees: flexible payment arrangements, payment extensions on a case-by-case basis

## Ford Motor Company

Owners and lessees: flexible payment arrangements, payment extensions on a case-by-case basis

For prospective buyers: delay of first payment for 90 days

## General Motors

Owners and lessees: flexible payment arrangements, payment extensions on a case-by-case basis

For prospective buyers: interest-free financing for 84 months with deferred payments for up to 120 days

## Genesis

Owners and lessees: up to six months of payments for new owners who lose their jobs and have purchased or leased their vehicle between March 14 to April 30, 2020, through Genesis Finance

For prospective buyers: deferred payments up to 90 days on 2019 G70 models

# Car Payment Relief

## Hyundai

Owners and lessees: up to six months of payments for new owners who lose their jobs and have purchased or leased their vehicle between March 14 to April 30, 2020, through Hyundai Capital

For prospective buyers: deferred payments up to 90 days on selected vehicles

## Lexus

Owners: flexible payment arrangements, payment extensions on a case-by-case basis

## Toyota

Owners: flexible payment arrangements, payment extensions on a case-by-case basis

On March 18, Ally shared measures it will implement to offer relief to those experiencing financial hardship due to the coronavirus pandemic.

Here's how the bank is offering assistance:

- Auto loan payments can be deferred for up to 120 days. No late fees will be charged, but finance charges will accrue. New auto customers will have the option to defer their first payment for 90 days.
- Mortgage payments for existing customers can be deferred for up to 120 days. No late fees will be charged, but interest will accrue.
- All fees related to expedited checks and debit cards, overdrafts and excessive transactions on payment accounts will be waived for the next 120 days. There are no monthly maintenance fees or balance minimums.

## Bank of America

Customers who are unable to pay their bills or have an issue with their account should contact the client services team at the number listed on the bank of their credit or debit card. Additionally, customers can access help through both online and mobile app banking platforms.

Bank of America's coronavirus help page advises customers who "have been negatively impacted by illness due to coronavirus" and need additional assistance related to their account to [contact the bank directly](#).

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

Effective March 9 for “an initial thirty days,” Citibank customers can contact the bank for assistance with:

- 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
- 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 through Cenlar FSB, the bank’s service provider. 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](#).

# Discover



Discover's coronavirus help page says there is "support in place" for qualified Discover customers who experience hardship as a result of the outbreak.

Online banking customers can reach out to Discover's 100% U.S.-based Customer Service team for help by calling 1-800-347-7000 (TTY/TDD 1-800-347-7454) at any time.

For more information and updates, visit Discover's coronavirus help page.



## Marcus by Goldman Sachs



Customers with personal loans through Marcus by Goldman Sachs can postpone payments on their loans for one month with no interest, and their loan terms will be extended by one month.

To enroll in the assistance program, customers can call 1-844-MARCUS-6 (1-844-627-2876) (Mon–Fri, 8 a.m.–10 p.m. ET or Sat–Sun, 9 a.m.–7 p.m. ET).

For more information and updates, visit [Marcus by Goldman Sachs' coronavirus help page](#).

PNC's website says it will be helping customers "navigate potential financial hardships" because of the coronavirus; assistance will be addressed on a case-by-case basis.

Customers affected by the virus who are encountering hardship can call 1-888-762-2265 (Mon-Fri 7 a.m.–10 p.m. ET or Sat-Sun 8 a.m.–5 p.m. ET) for help.

PNC adds that the bank will continue to monitor the coronavirus situation "to determine potential extension or expansion of available assistance," and customers will be notified of any developments as they arise.

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

Customers experiencing financial hardship due to the coronavirus will be provided payment relief on consumer loans, personal credit cards, business credit cards and business loans.

The bank is also temporarily waiving ATM surcharge fees to help consumers and businesses access cash. Customers who use their BB&T and SunTrust credit cards for qualifying purchases at grocery stores and pharmacies will receive 5% cash back through April 15.

Customers in need of assistance can reach out to the following numbers:

- Heritage SunTrust clients: 800-SUNTRUST (800-786-8787)
- Heritage BB&T clients: 800-226-5228

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

## U.S. Bank



U.S. Bank is encouraging customers to utilize its digital banking features, including its mobile app, online banking or banking by phone.

On its coronavirus help page, U.S. Bank says it is “actively looking for ways to assist our customers that have been financially impacted by COVID-19” and suggests several products that may be of help. Customers who need additional support are invited to call 888-287-7817.

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

## Wells Fargo

Wells Fargo customers experiencing hardship from the coronavirus disease can call 1-800-219-9739 to speak with a trained specialist about their options. This includes customers of consumer lending, small business and deposit products.

Details on what type of assistance might be available have not been released but are likely determined on a case-by-case basis.

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

# Apple Card

Apple Card recently directly contacted customers and told them in an email they could skip their March payment without interest charges if needed. "We understand that the rapidly-evolving COVID-19 situation poses unique challenges for everyone and some customers may have difficulty making their monthly payments," the note to customers read. "Apple Card is committed to helping you lead a healthier financial life."

“At TD Bank, the health and well-being of our colleagues and customers is our primary concern. We recognize that people in communities that we serve may experience financial hardship due to Coronavirus, so we are offering assistance to our impacted customers. Our financial relief options for impacted TD customers are available upon request.

These assistance options may include, for example, fee waivers, early access to Certificates of Deposit and payment extensions, depending on the customer’s request,” a TD Bank spokesperson said, in a statement.

If impacted customers have concerns about meeting their mortgage or home equity loan payments, they may contact 1-800-742-2651 for assistance.

# Student Loan – Interest Waived FAQs

## Do I have to apply for the interest waiver?

No. A spokesman for the U.S. Department of Education told me the change is automatic. “Any borrower with a federally held loan will have interest waived during this period,” he said.

A spokesman also said the policy should be in effect soon, and will be retroactive to Friday, March 13, when President Trump made the announcement.

## Which loans qualify?

A spokesman for the department said all federally held student loans qualify, which would suggest direct loans, [FFEL](#) or Family Federal Education Loans, Perkins Loans, Parent Plus and Grad Plus loans are all eligible.

Private loans, of course, don’t qualify, but you might try reaching out to your lender to ask if it’s providing any accommodations during the pandemic.



## Questions About COVID-19?



**Call the COVID-19 Hotline at 888-535-6136,**  
7 days a week from 8 a.m. to 5 p.m.



**Email COVID19@michigan.gov 24/7.** Emails  
will be answered 7 days a week, 8 a.m. to 5 p.m.



**Subscribe to e-newsletter updates**  
**at [Michigan.gov/Coronavirus](https://Michigan.gov/Coronavirus).**



## Brose Healthcare Benefits Reminder



For those employees who are enrolled in Brose's medical benefit programs through Blue Cross, we have made the decision to modify our plan design to fully cover the cost of medically necessary COVID-19 tests that are prescribed by your physician following CDC guidelines (we are waiving deductible and co-insurance obligations).

If you or a covered dependent feel medical treatment is necessary, please consider utilizing our Telemedicine services. Online visits are available 24 hours a day, seven days a week, 365 days a year to conveniently help you find treatment for minor, non-emergency conditions. You can use it anytime, from anywhere. All you need is a phone or computer with webcam. An Online Visit BCBS doctor will give you a diagnosis. The doctor can even prescribe medications if needed. To use, begin by registering with BCBS Online Visits at [bcbsmonlinevisits.com](https://bcbsmonlinevisits.com) or downloading the mobile app, BCBSM Online VisitsSM. Then, when you are in need of Telemedicine services, choose to either to call 844-606-1608 or video chat at [bcbsmonlinevisits.com](https://bcbsmonlinevisits.com) with a doctor.

*We will continue to update this presentation as we learn of additional programs and offerings. Once again, it is not required to participate in these programs.*