

RELIEF INFORMATION FOUND ON THE INTERNET TO ASSIST WITH CORONAVIRUS HARDSHIPS

UTILITIES

Columbia Gas:

Columbia Gas will voluntarily suspend shutoffs for nonpayment in response to the COVID-19 pandemic, effectively immediately. This suspension will apply to residential, commercial and industrial customers and will remain in effect until further notice. In addition, Columbia Gas will offer its most flexible payment plans to customers who indicate either an impact or hardship as a result of COVID-19 and will suspend late payment charges until May 1.

Any customer who has received a termination notice or is having trouble paying his/her bill should call [1-800-543-8911](tel:1-800-543-8911) to discuss payment arrangements and/or financial assistance programs.

Rappahannock Electric:

REC will not disconnect members for nonpayment of electric service. In addition, members will not incur late fees or other related fees as a result of nonpayment.

We will not shut off your power for nonpayment.

We are reconnecting residential customers whose services were shut off.

If your service was previously shut off for nonpayment, please [contact us](#) and we will work with you to restore your service.

We are here to help.

If you are facing financial difficulties, please [contact us](#). You may be eligible for [short-term payment extensions and long-term payment assistance](#). We also provide tips on [how to lower your bill](#).

For those customers who face severe financial strain, we offer [energy assistance](#).

CABLE

COMCAST/Xfinity

Comcast has implemented the following new policies for the next 60 days, and other important initiatives:

- **Xfinity WiFi Free For Everyone:** Xfinity WiFi hotspots across the country will be available to anyone who needs them for free – including non-Xfinity Internet subscribers. For a map of Xfinity WiFi hotspots, visit www.xfinity.com/wifi. Once at a hotspot, consumers should select the “xfinitywifi” network name in the list of available hotspots and then launch a browser.
- **Pausing Our Data Plan:** With so many people working and educating from home, we want our customers to access the internet without thinking about data plans. While the vast majority of our customers do not come close to using 1TB of data in a month, we are pausing our data plans for 60 days giving all customers Unlimited data for no additional charge.
- **No Disconnects or Late Fees:** We will not disconnect a customer’s internet service or assess late fees if they contact us and let us know that they can’t pay their bills during this period. Our care teams will be available to offer flexible payment options and can help find other solutions.

MORTGAGE LENDERS

Lenders’ COVID-19 plans

- Here's a rundown of how various mortgage lenders are taking action:
- **JPMorgan Chase:** Help is available for Chase mortgage customers who have been affected by the virus. The company advised that borrowers reach out as soon as possible to discuss forbearance options. Customers can seek help by [visiting its website for additional help](#), the bank said.
- **Wells Fargo:** The bank is providing assistance, including fee waivers, payment deferrals and other expanded assistance for credit card, auto, mortgage, small business and personal lending customers. If you need assistance, customers can call 1-800-219-9739 to speak with a specialist to discuss options available for their consumer lending.
- The bank has a number of existing options available to help mortgage customers address short- or longer-term financial changes that may impact their ability to keep up with their monthly mortgage payments. They said they need to talk with customers directly to understand their circumstances and identify the best way to help them.
- **Bank of America:** Borrowers can request deferring their mortgage payments, with payments added to the end of the loan. The bank has also paused foreclosure sales, evictions and repossessions. Clients facing financial hardships related to the virus are encouraged to visit the company’s [Client Resources website](#) and contact the client services team for assistance.

- **Fifth Third Bank:** The lender is offering the following programs for our consumer and business customers facing financial hardship related to the virus. **They have a mortgage and home equity program where they are offering a 90-day payment forbearance with no late fees.** To participate in the programs, customers will need to contact Fifth Third.
- **Ally Financial:** Existing mortgage customers will be allowed to defer payment for up to 120 days. No late fees will be charged; interest will accrue. Contact Ally Home Loans Customer Care at 1-866-401-4742.
- **TD Bank:** The bank is working with personal and small business banking customers on a case-by-case basis to provide solutions due to any pay issues, childcare disruptions or those facing illness from the virus. The support includes up to a **six-month payment deferral** for mortgages.
- **How forbearance works**
- The terms of and process for applying for a mortgage forbearance vary by lender. When borrowers need to do this, they can reach out to their lender to discuss possible terms. The process can be time-consuming and complex, requiring supporting documents and processing by the lender.
- Call up your lender if you have a particular hardship There are generally a set of requirements set by Fannie Mae and Freddie Mac for mortgage forbearances if it's a government-guaranteed mortgage. Depending on the event, like a job loss, you may have to show documentation upfront."
- **The vast majority of mortgage borrowers have loans that fall under Fannie Mae, Freddie Mac and the U.S. Housing and Urban Development guidelines. So most homeowners will have the same access to forbearances and other assistance, regardless of what company services the loan.**

BANKS

Navy Federal Credit Union:

Loans and Credit Cards

[Contact about contact us](#) for possible options such as:

- **6 month Loan extensions**
- Deferred payments
- Emergency loans

Apply in our mobile app* for:

- **Credit card limit increases**

NW Federal Credit Union:

We are offering a Relief line of credit to help you cover expenses. This **special line of credit is available for up to \$10,000** at an introductory 0% APR* for 90 days. After 90 days, it will convert to 7.00% APR* for the 24-month term. 2 month deferral on all loans.

Here's what you'll need to secure a Relief line of credit:

- Be a current Northwest Federal member;
- Provide loan officer with a copy of your last two paystubs and proof of the coronavirus financial impact;
- Set up loan payments via preauthorized transfer.

Naval Surface Weapon Center FCU:

3 month deferral on all loans

PNC Bank:

Consumer Loan Request form for:

- auto loans
- credit card
- home equity loan
- line of credit
- personal loan
- Mortgage
- student loan

CREDIT CARDS

Credit card companies can help you

Credit card issuers have programs that can help cardholders when they need assistance.

Companies could extend a payment deadline, lower the annual percentage rate (APR) on your card or waive a late fee. We are seeing that happening right now with the coronavirus.

Bank of America: Assistance for customers – including those beyond credit card customers such as customers with loans – includes deferred payments, fee refunds, deferred payments, and no negative credit bureau reporting. Customers should call the number on the back of their credit card or go to [the bank's website](#) and click on the Contact Us tab.

Capital One: Is offering assistance on minimum payments, suppression of fees and credit bureau reporting and deferred loan payments.

Capital One is encouraging customers who may be impacted to reach out so we can discuss and help find a solution."

Citi: Citi continues to monitor the coronavirus spread and encourages cardholders to contact the company if they need help

Chase: When customers call with issues, Chase may defer payments, waive fees or extend payment dates. If you're affected by COVID-19 and need help with your accounts or making payments, please reach out to them.

Chase is recommends consumers use [the website](#) or mobile app for banking. "We want to make sure our clients know they can bank, invest, and make payments from wherever they are, particularly if they're not able to come to a branch," the company said in a statement sent to USA TODAY.

Discover: Discover will extend relief to "qualified customers who are experiencing financial difficulty caused by the spread of COVID-19. Discover customers may receive assistance that can include support related to payment timing, fees and late payments."

FOOD BANKS AND PANTRIES

St. Faustina's SVDP:

106431 Court house Road
Fredericksburg, VA 22407

Provides a food pantry. Saint Faustina Conference is a locally based organization serving Spotsylvania, VA and surrounding areas. Hours:1st four Wednesday of the month 4:00pm - 6:00pm1st four Friday of the month9:00am - 11:00am2nd Saturday of the month9:00am - 11:00amFor more information, please call (540) 834-5555.

Praise Temple Apostolic Faith Church of Virginia
100800B Courthouse Road
Fredericksburg, VA 22408

Food is given out every 3rd Saturday of the month.

Hours of Distribution are:

10:30am - 11:30am

First come first served.

County or Counties Served: Spotsylvania

*** Important: Please call the food pantries to confirm that the hours have not changed. We do our best to provide full information and details, but food pantries often change their hours without notifying us. We do not want you to waste your time visiting a pantry that is not open.**

Zion Methodist Church

8700 Courthouse Road
Spotsylvania, VA 22553
540-582-2264

* Important: Please call the food pantries to confirm that the hours have not changed. We do our best to provide full information and details, but food pantries often change their hours without notifying us. We do not want you to waste your time visiting a pantry that is not open.

St Peter's Community Food Pantry

1201 Courthouse Road
Stafford, VA 22554
540-659-6366

* Important: Please call the food pantries to confirm that the hours have not changed. We do our best to provide full information and details, but food pantries often change their hours without notifying us. We do not want you to waste your time visiting a pantry that is not open.

SERVE

15 Upton Lane
Stafford, VA 22554
(540) 288-9603

S.E.R.V.E. has an Emergency Assistance Food Pantry that provides assistance to families one time a month. We prepare boxes of nutritious food that will feed a family for a week. We encourage everyone to go to the Department of Social Services and apply for food stamps. For the most part, our pantry helps families with their food needs by supplementing their food stamps.

The problems in the economy have put a terrible strain on our available resources. On some days we are seeing up to 300% more families than we did a year ago. We are always in need of more food to distribute. Please contact us if you would lead a food drive in your church, neighborhood, workplace, civic organization, etc. YOU can help us help others! Without you, we couldn't do it!

County or Counties Served: Stafford

* Important: Please call the food pantries to confirm that the hours have not changed. We do our best to provide full information and details, but food pantries often change their hours without notifying us. We do not want you to waste your time visiting a pantry that is not open.

Wilderness Community Church Food Pantry

10501 Plank Road

Spotsylvania, VA 22553

(540) 972-8808

Food Pantry Hours: The third Saturday of each month

7:00am - 11:00am

Lions Wilderness Food Pantry

31391 Constitution Highway

Locust Grove, VA - 22508

(888) 508-9274

First and Third Friday of the month 9:00am - 12:00pm Second Wednesday of the month 4:00am -

6:00pm Last Saturday of the month 9:00am - 12:00pm However the schedule changes from time to time

and it is recommended that a monthly schedule be picked up 4:00pm to 6:00pm. The Lions Pantry

allows clients to shop for food they can use versus handing out pre-elected packages.

Spotsylvania County and Fredericksburg free food pantries

Over 20 food pantries as well as soup kitchens operate in the greater Fredericksburg as well as Spotsylvania County area. The distribution centers may be at churches, charities, or non-profit organization. The food, which is often provided for free, is meant to help families facing a crisis.

Many people think of a food bank just offering groceries, whether perishable or not. However, the charities in Fredericksburg Virginia try to provide much more. Many have an on-site clothing closet that offers free school supplies, clothing for work, diapers, and personal goods. They also may have a soup kitchen serving hot meals So a food pantry may not only have groceries, but much more, including delivery for senior citizens.

Christ Episcopal Church

Address: 8951 Courthouse Road

Spotsylvania, Virginia 22553

Dial (540)582-5033

The charity provides free food, such as pasta, formula, and more to those in need the 2nd and 4th Tuesdays.

Massaponax Baptist Church

5101 Massaponax Church Road

Fredericksburg, VA 22407

Clients can get a box of groceries.

The Community Ministry Center

918 Bragg Rd.

Fredericksburg, VA 22407

The charity offers food assistance, encouragement and computer support, with the hours being Tuesdays 6-8 PM, Wednesday, Thursdays and Saturdays 9 AM- Noon.