

## Disaster Assistance

We're here to help our members located in the disaster declared areas or whose jobs are located in the disaster areas to recover from the recent storms.

### Skip-A-Payments/Loan Extensions/Payment Reversals\*

We are offering 30, 60, and 90-day extensions based on need and qualifications.

To request a skip-a-payment/loan extension or reverse a loan payment since 8/25/2017, please call us at 713-232-7774 or email [info@southernfederalcu.org](mailto:info@southernfederalcu.org) by October 15, 2017.

### Disaster Assistance Loan

Southern FCU is offering members a Disaster Assistance Loan to help get you back on your feet. Members can apply by phone or [online](#). Please see below for terms and conditions.

- \$3,000 maximum loan
- 24-month repayment plan
- 3.90% APR\*\*
- Deferred payments for the first 90 days

### Need to Replace Your Vehicle?

We're here to help you finance your new vehicle.

- Deferred payments for the first 90 days
- Low competitive rates
- Call or go online to apply & get your pre-approval

### Auto Exam Vehicle Inspection

The recent storms damaged hundreds of automobiles. Many of these cars will find their way back into the used car market. Most will be poorly reconditioned and may be unsafe to drive. Many will have their titles "washed," leaving no sign of the damage. Auto Exam is offering a discount rate. Click here for more [details](#).

The only way to protect yourself from buying one of these vehicles is a mechanical inspection by a trained professional. Auto Exam's technicians are the pre-purchase inspection experts. Auto Exam has been protecting Houston auto buyers for over a decade. Do not let yourself be taken advantage of by a dishonest seller. Protect yourself by having your next car inspected by Auto Exam before you buy. Call 713-944-2944 to schedule your inspection.

### Auto Loans with GAP Coverage

For GAP (Guaranteed Auto Protection) insurance, you will first need to file a claim with your car insurance company. Once they determine the value of your car, they will send us a check for that amount. If you currently have GAP insurance on your auto loan, the credit union will take care of paying off the remainder of your balance. Please contact us to assist with any deficiencies in the balance after your insurance pays.

Disclosures:

*\*Interest will continue to accrue on loans if a deferred loan payment is requested.*

*\*\*APR = Annual Percentage Rate. Some exclusions apply. Rates and terms are based on individual credit worthiness and are subject to change. Southern FCU is federally insured by the National Credit Union Association.*