



Consumer Banking Relief During the COVID-19 Crisis

All information current as of June 19, 2020¹

Banks and Credit Unions are offering various forms of relief and assistance for customers who are struggling financially during this crisis. You may be entitled to get checking or saving fees waived or refunded, or to get a deferment or forbearance on your credit cards, mortgages, auto and small business loans. Many banks will also cash your federal stimulus checks for free, even if you are not a customer. ***Click on each bank or credit union logo below for additional information on COVID-19 response.***

You will likely need to call your bank or credit union to request fee refunds or payment deferrals – in some cases you can use an online form. If you do need to call, you should be prepared to expect high call volumes and long wait times.

If you have additional questions, contact your bank or credit union, or reach out to the Office of Financial Empowerment at sf.ofe@sfgov.org.



- Customers can request refunds for overdraft fees, non-sufficient funds fees, and monthly maintenance fees, as well as early withdrawal penalties for certificates of deposit (CDs) and savings withdrawal limit fees.
- To request refunds, call 800-432-1000 (for Spanish, call 800-688-6086). Your card or account number will be required, phone lines open Mon-Fri 5am-8pm PT, Sat-Sun 5am-5pm PT.
- To request a payment deferral on credit card and loan payments (including auto, mortgage, small business), submit an [online request here](#) (requires login to your online banking account).
- Bank of America will cash stimulus checks for non-customers for free,

¹ Check bank & credit union websites or speak with customer service for most up-to-date information.



BANK OF THE WEST
BNP PARIBAS

- Customers may request assistance with their bank accounts by calling 800-488-2265 (TTY 800-659-5495) or visiting www.botw.com/heretohelp.
- To request forbearance or other assistance with credit cards and loans, including mortgages, home equity, auto, or other installment loans, visit Bank of the West's [payment assistance page](#).



- Customers can request refunds of certain checking or savings fees charged by Chase, including overdraft and monthly service fees, and should call the number on the back of their debit or ATM card for inquiries.
- Customers can also request to delay the monthly payment for their credit card, mortgage, home equity line of credit, and auto loan/lease. Call 888-356-0023, [enroll online](#), or call the number on the back of your card or monthly statement.
- Small businesses can find information on available assistance at www.chase.com/cares.
- Chase will cash stimulus checks for non-customers for free.

- Customers can request waivers on monthly service fees, safe deposit box fees, non-Citibank ATM fees, and penalties for early CD withdrawals.
- To request fee or penalty waivers, contact your Retail Business Banker or the CitiBusiness Service Center at [1-877-528-0990](tel:1-877-528-0990) (TDD/TTY [1-800-788-0002](tel:1-800-788-0002)); Mon-Fri 4am–8pm PT, Sat-Sun 6am–2:30pm PT. Through June 30, 2020, you can also request help by texting App to 692-484 and Citibank will send you a link to “[Message Us](#)” in the Citi Mobile App.
- For credit card assistance, log in to access the [COVID-19 support form](#) to find out what assistance may be available to you. For deferral of monthly payments and waiver of late fees on personal loans and lines of credit, call [1-800-685-0935](tel:1-800-685-0935) (TTY: [1-800-945-0258](tel:1-800-945-0258)). Mon–Thurs, 5:30am–to 7pm PT and Friday, 5:30am–to 6pm PT.
- Citibank will cash stimulus checks for non-customers for free.

Information current as of June 19, 2020



- Customers can request refunds of bank account fees by calling 800-797-6324. Fees will be refunded by request if caused by the COVID-19 crisis.
- Loan payment deferrals are also available by request.
- Mechanics Bank will not cash stimulus checks for non-customers.



- Customers can request refunds of checking and savings account fees, non-sufficient funds, returned items, and cash advance fees, by calling 800-358-8228.
- Loan payment deferrals or modifications are also available. For mortgages, email mortgageservicing@patelco.org; for other loans, call 800-358-8228 x5555 or email ConsumerLendingRelief@patelco.org.



- Redwood automatically reversed all Overdraft Protection Advantage and non-sufficient funds fees through May 21st; all late fees will also be waived until June 16th.
- Customers can also request payment deferrals on consumer, credit card, mortgage and business loans; call (800) 479-7928, option 2 if you need assistance due to financial hardship resulting from the pandemic.
- Loans will not be reported as delinquent to the credit bureaus during any payment deferral period.
- Redwood is allowing early withdrawals from certificates of deposit (CDs) without any penalty.



- Self-Help does not charge overdraft fees. Through June 30th, Self-Help will refund two non-sufficient funds fees per month, and has eliminated certain fees, including waving early withdrawal fees for CDs and club accounts and automatically refunding monthly maintenance fees on checking accounts.
- If you are experiencing financial difficulties, call Member Services at 877-369-2828.
- Customers can request help with mortgage payments by calling 855-956-3595 (be prepared to document job loss or loss of income) can request payment deferrals for other loans and credit cards, for online payment relief applications [click here](#).
- Self-Help does not cash checks (including stimulus checks) for non-members.



- Customers can request refunds of overdraft fees, non-sufficient funds fees, monthly service charges, and ATM fees.
- To request refunds or assistance, call (800) 238-4486 Mon-Sat 8am to 5pm PT or visit a Union Bank branch.
- Credit card, small business lending, and mortgage or home equity clients can request payment deferrals. To request a 90 or 180-day forbearance on credit card payments, [click here](#). To request a forbearance plan on your mortgage or home equity line of credit, [click here](#).
- Union Bank will cash stimulus checks for non-customers for free.



- Customers needing assistance may request refunds of certain fees.
- Customers may also request deferral of mortgage and other loan payments; for help with mortgages, [click here](#). For credit cards and other loans, call the number on your card or login to your account. Assistance for credit card customers includes rush replacement of cards and increased credit card limits, fee waivers, payment waivers, a delinquent customer program and long term work out program.
- US Bank has reduced the pricing for both personal loans (down to 2.99% APR) and Simple Loans (now \$6 per \$100 borrowed up to \$1,000).
- US Bank will cash stimulus checks for non-customers for free.

Information current as of June 19, 2020



- Customers can request refunds of checking or savings account fees by calling 800-TO-WELLS (800-869-3557).
- Customers can also request fee waivers, payment deferrals, and other expanded assistance for credit card, mortgage, small business, and personal lending customers by calling 800-TO-WELLS (800-869-3557). An online payment-assistance request form is available for personal loans, personal lines of credit, student loans, credit cards and home loans; [create](#) or [sign on](#) to your account and select the payment assistance banner at the top of your Account Summary.
- More information on Wells Fargo's response to COVID-19 is available in [English](#) and [en Español](#).
- Wells Fargo will cash stimulus checks for non-customers for free.