

# Crisis Co-Pilot

**With the Federal Government budget impasse looming,**  
Rest assured we're here to help you navigate through any potential turbulence.

**In the event of furloughs impacting Federal Government employees,**  
our Crisis Co-Pilot Program\* provides financial assistance and peace of mind.

## Emergency cash when you need it most:

- 0% APR<sup>^</sup> for the first 90 days
- Loan amount up to \$5,000<sup>1</sup>
- Funds available within one business day of your request

## More assistance with your SkyOne accounts:

- A 90-day payment extension on your existing SkyOne loans<sup>2</sup>
- Reversals on select fees, as well as waiving SkyOne Certificate early withdrawal penalties, so you can access your money when you need it<sup>3</sup>
- A free box of checks to replace lost or damaged checks
- Free expedited replacement for your SkyOne Credit, Debit, and ATM Cards



### For more information

Contact Dina Earl

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\*Eligibility: 1) you work for an air transportation company; 2) your employer has had a mass lay-off, temporary or permanent shut down of business, union-mandated strike, or work furlough (reduction in overtime pay does not qualify); 3) your employer's events are well-documented in the media, and/or confirmed by your employer in the form of an official notification; 4) you must provide a copy of your most recent paycheck as your proof of employment; 5) you must be a current SkyOne member—if you're currently not a member, you have 90 days to join SkyOne before your membership and/or Crisis Co-Pilot program eligibility expires, should your employment with the affected company be terminated as a result of an eligible crisis; 6) your SkyOne account must be in good standing: no delinquent or charged off loans or no charged off share accounts, and share balances are positive. Your eligibility begins on the first day of the crisis as documented by media coverage or official notification.

<sup>^</sup>APR=Annual Percentage Rate. Published rates as of 12.12.18, and are subject to change anytime. <sup>1</sup>Rates, terms and loan amounts are based on your creditworthiness; all loans are subject to approval. The lowest APR offered is the lowest rate possible for qualified borrowers and is subject to change without notice. The current lowest possible APR is 9.49%; this APR includes a 0.25% automatic payment (Autopay) rate discount. If you have requested that Autopay be setup from a SkyOne share account at the time of loan funding, you are eligible to receive the rate discount. If Autopay is either not requested by you at funding or cancelled at any time in the future, you will receive the disclosed contract APR beginning the first month after you discontinue Autopay; the contract APR will then be charged to any remaining unpaid balance. Autopay promotion may end at any time. The loan term is up to 24 months for loan balances up to \$3,000, and up to 48 months for loan balances up to \$5,000. The loan will not accrue any interest for the first 90 days, but after 90 days, the loan will begin to accrue interest at the contract APR. Limit one loan per member, up to \$5,000 per loan. Estimated Monthly Payment: New loan of \$5,000 for 48 months at 9.49% APR will have a monthly payment of \$125.59. The payment example is calculated with the assumption that the first payment due date will be 30 days after the date of loan funding. <sup>2</sup>All deferrals are subject to approval criteria established by SkyOne, which includes a review of your loan payment history for the last six consecutive months on all open loans and VISA® cards, and all loan(s) must be current (have no amounts past due). <sup>3</sup>Payment Extensions are not available for first mortgages, home equity loans and home equity lines of credit. Other loan product restrictions may apply. <sup>4</sup>Finance charges will continue to accrue at the rate provided in your original loan disclosures and agreements. <sup>5</sup>Deferring a payment will result in higher total finance charges than if you made payments as originally scheduled. <sup>6</sup>This payment will extend the term of your loan(s) and you will have to make an extra payment(s) after your loan(s) would otherwise be paid off. <sup>7</sup>You agree and are required to resume your regular payment schedule after the "deferred" month. <sup>8</sup>You can only defer one payment per loan every 12 months, with a maximum of two deferrals for the life of the loan under this program. <sup>9</sup>For members who have Guaranteed Asset Protection (GAP), claim coverage may not extend to the amount of payment(s) deferred. Refer to your insurance contract for your coverage details. <sup>10</sup>Select fees include Overdraft Protection or Privilege, and will be in effect for 90 days from the date the loan is processed. IRA certificates may be assessed an IRS early withdrawal penalty. Please consult with your tax advisor. SkyOne reserves the right to modify or discontinue this program at any time. Other restrictions apply; please contact SkyOne for details at 800.421.7111.