



1001 Pine Street
Saint Louis, Missouri 63101
(314) 621-4575 ext. 894
Fax (314) 314-921-1712
Email: mfc@gmfcu.org

Your account may be showing past due. You may be having trouble on catching up on your loan payments. Gateway Metro Federal Credit Union would like to help you get back on track. We have a few options available for assistance depending on your hardship.

If you are in need of assistance please review over the possible options that may be available for you. (Subject to lender approval)

Payment extension (allows you to defer up to 3 months of payments)
Temporary reduced payments
Loan Rewrite

For us to determine your eligibility please provide us with the following documentation

- Proof of income (paystub, Social Security SSI, Disability, unemployment or veterans benefits statements)
- Proof of household income, (proof of child support payments, income from relatives residing with you etc.)
- Last 2 months of statements from your credit union or bank that is not with Gateway Metro Federal Credit Union
- Any supporting documents in relation to your financial hardship

In addition, please complete the attached documents that are enclosed with this letter.

- Hardship Application
- Letter of Explanation of Hardship
- Vehicle Information (if applicable)
- Budget Worksheet
- Expense Summary

Please complete and return all documents within 15 days from the date of this letter. If you have any questions regarding this letter or the enclosed paperwork please contact me.

Please be advised that once we receive the Hardship Packet back for review, we may pull your credit report, Courtesy Pay on your Checking Account may be revoked and any credit limits may be removed.

Sincerely,

Gateway Metro Federal Credit Union

314-621-4575

314-921-1712 (fax)

mfc@gmcu.org



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Detailed Letter of Hardship

Borrower Signature: _____ Co-Borrower Signature: _____

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Vehicle Information

Year: _____ Make: _____ Model: _____

Mileage: _____

Additional Accessories: _____

- 8 Cyl Gas
- 6 Cyl Gas
- 4 Cyl Gas
- Diesel
- Aluminum/Alloy Wheels
- Leather seats
- Power Seat
- Power sunroof
- Rear entertainment
- Towing package
- Luggage rack
- Fixed running boards
- Automatic transmission

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Budget Worksheet

MONTHLY INCOME
EMPLOYER
RETIREMENT
CHILD SUPPORT
SOCIAL SECURITY
FOOD STAMPS
UNEMPLOYMENT INS
SUPPORT FROM FAMILY
OTHER
Total

JOINT INCOME
EMPLOYER
RETIREMENT
CHILD SUPPORT
SOCIAL SECURITY
FOOD STAMPS
UNEMPLOYMENT INS
SUPPORT FROM FAMILY
OTHER
Total

COMBINED INCOME		GROSS	NET
	Total		

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Expense Summary

MONTHLY OBLIGATIONS	Monthly Amount Due	Monthly Obligations	Monthly Amount Due
RENT/MORTGAGE		SAVINGS	
SECOND MORTGAGE		STUDENT LOANS	
HOMEOWNERS INSURANCE		UNION DUES	
HOMEOWNERS ASSC DUES		STORAGE FEES	
PROPERTY TAXES		CABLE TV	
MAINTENANCE/REPAIRS		INTERNET	
GAS/ELECTRIC BILL		SCHOOL TUITION	
WATER/SEWER/TRASH		CELL PHONE	
HOME PHONE		ALARM CO FEE	
GROCERIES/HOUSEHOLD		CIGARETTES/ALCOHOL	
SCHOOL LUNCHES		RELIGIOUS CONTRIBUTIONS	
MEDICAL BILLS			
CAR PAYMENT 1		Total	
CAR PAYMENT 2			
AUTO INSURANCE			
GAS			
REPAIRS/MAINTENANCE			
PUBLIC TRANSPORTATION			
DAYCARE/SITTER			
CHILD SUPPORT/ALIMONY			
Total			
Total Monthly Expenses			

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