



1001 Pine Street
Saint Louis, Missouri 63101-2014
(314) 621-4575 (800) 621-4828
Fax (314) 613-5106
Email: MFC@gmco.org

Your current account is 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 income in your household (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

Proof of insurance coverage (copies of declaration page showing Gateway Metro Federal Credit Union as lien holder)

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.

Upon the credit union receiving your packet, your credit may be pulled and your packet will be reviewed.

Sincerely,

Members Financial Counseling
Gateway Metro Federal Credit Union
314-621-4575
314-613-5106 (fax)
MFC@gmcu.org



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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

Have Questions? Contact a Members Financial Counselor at 314-621-4575 or MFC@gmccu.org



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Budget Worksheet

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

JOINT INCOME	GROSS	NET
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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