

COVID-19 EMERGENCY RESPONSE

OTHER COMMUNITY PROGRAMS

The following opportunity, in response to the COVID-19 pandemic, is being brought to your attention.

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| Program Name: | Various Banks and Credit Unions COVID-19 Financial Relief | |
| Who Can Apply: | Residents | |
| When Can I Apply: | Open: | Currently Open |
| | Close: | TBD |
| How Do I Apply: | In Person: | |
| | Mail: | |
| | Phone: | See below chart for applicable contact info |
| | Online: | See below chart for applicable contact info |
| Program Website: | See below chart for applicable contact info | |
| Funding Type: | Relief/Support | |
| Funding Available: | Determined on a case by case basis | |
| Description: | Providing support to relieve financial stress during this time | |
| Special Conditions: | See below chart for applicable contact information. If the financial institution you deal with isn't listed below please don't hesitate to reach out to them to discuss possible options for temporary relief | |

| Name | Program Website | Phone: | Online: | Notes |
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| Bank of Montreal (BMO): B5+B2 | https://www.bmo.com/main/personal/bmo-coronavirus-update/ | 1-844-837-9228 however our phone lines are experiencing longer than normal wait times | Sign in to BMO Online Banking https://www1.bmo.com/onlinebanking/cgi-bin/netbnx/NBmain?product=5 and send a message through My Messages, with "Financial | If you have applied or are applying for financial relief on mortgages, we will refund the additional interest accumulated on your deferred mortgage payments for the entire deferral period. The refund will be processed automatically at a later date, |

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| | | | <p>Relief: COVID-19" in the message</p> <p>OR Use BMO Online Support tool</p> <p>https://www.bmo.com/main/personal/bmo-branches-coronavirus-update/contact-centre-support-tool/</p> <p>For customers with no access to Online banking, please complete an online form by following this link: https://www.bmo.com/main/personal/financial-relief-request-form/</p> | <p>and there is no action required from you</p> <p>BMO have increased the daily debit card limit for many of our customers. BMO has introduced a financial relief program for those impacted by COVID-19. Flexible financial relief options are available to personal banking customers. To help you with immediate relief, offered is up to a 6-month payment deferral on mortgages, loans, credit cards payments and lines of credit with no fee (your payment will be deferred but interest will continue to accrue and no changes to the terms of your BMO account.</p> <p>There may be the option to decrease the interest rate charged on credit card balances but customers will need to make that request.</p> <p>It may take 5-10 days for BMO staff to get back to you, so your patience is appreciated</p> |
| Canadian Imperial Bank of Commerce (CIBC) | https://www.cibc.com/en/personal-banking/advice-centre/covid-19/financial-assistance.html | Clients whose individual situation requires immediate attention, such as having a payment due in the next 48 hours, can talk to their CIBC | <p>Complete financial assistance form. Use this link if you're registered for CIBC Online Banking https://www.cibc.com/en/resources/public/banking/cibc/client/</p> | <p>Recognizing the financial challenges being experienced by some individuals and families, CIBC is offering assistance to clients impacted by job loss or other circumstances as a result of COVID-19. CIBC will work with clients on a case-by-case basis to provide flexible solutions to help manage challenges,</p> |

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| | | advisor by calling 1-877-454-9030 | web/index.html#/signon Use this link if you're NOT registered for CIBC Online Banking https://www.cibc.com/en/personal-banking/advice-centre/covid-19/requesting-financial-assistance.html | including up to a 6-month payment deferral for mortgages and the opportunity for relief on other credit products. There may be the option to decrease the interest rate charged on credit card balances but customers will need to make that request. If filling out a deferral form and you have any questions or concerns about it, email Mailbox.CIBCCOVIDSupport@cibc.com . Use the subject line "Credit Products Payment Deferral Form" for your email. |
| National Bank of Canada (NBC) | https://www.nbc.ca/personal/covid-19/support-measures.html | Call at 1- 888- 835- 6281 | To request a mortgage deferral click this link https://www.nbc.ca/forms/tools/defer-mortgage.html To request a personal loan deferral, click this link. You'll need your loan # https://www.nbc.ca/forms/tools/defer-loan.html | Support could include up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products. There may be the option to decrease the interest rate charged on credit card balances but customers will need to make that request. We're currently experiencing a high volume of requests and some delays are to be expected. |
| Royal Bank of Canada (RBC): | https://www.rbc.com/covid-19/index.html | To book an appointment call 1-800-769-2511 Due to extremely high call volumes, please expect delays. | Book an appointment with your Advisor using Online Banking: https://www.rbcroyalbank.com/book-an-appointment/booking-an-appointment.html?_ga=2.109513733 | Financial relief programs for clients who have experienced financial hardship due to the COVID-19 outbreak may be available. Payment deferrals may be available for clients in need of immediate cash-flow, including up to six month deferral for: Mortgages, |

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| | | | 1040143737.1585700685-12172132.1585700685 | <p>Credit cards, Installment loans and Auto loans.</p> <p>Fee waivers including stop payment and ATM statement fees.</p> <p>Clients with immediate needs may use the available self-serve features.</p> <p>There may be the option to decrease the interest rate charged on credit card balances but customers will need to make that request.</p> |
| Scotiabank : | https://www.scotiabank.com/ca/en/personal/scotia-support/coronavirus-covid-19-updates.html | <p>Contact your branch advisor or call our Contact Centre 1-800-472-6842</p> <p>For a limited time, Scotiabank will be providing priority line service for seniors over the age of 75+ by simply entering your card # into our automated system to receive priority service.</p> <p>If you are a physician, nurse, paramedic or other healthcare personnel, please contact Scotiabank at</p> | <p>Submit a mortgage deferral request</p> <p>https://www.scotiabank.com/ca/en/personal/scotia-support/latest-updates/scotia-support/mortgage-payment-relief.html</p> <p>Submit an auto loan payment deferral</p> <p>https://www.scotiabank.com/ca/en/personal/scotia-banking/auto-loan-spl-payment-relief.html</p> | <p>If you, or any member of your family, has become unemployed or experiences a material reduction in income due to COVID-19, you may be eligible to qualify for relief measures. On a case-by-case basis, we'll be working with our customers to make sure that they find solutions that will help address financial hardships caused by COVID-19. Possible options are deferred mortgage payments (principal, interest and property taxes, if applicable) for up to 6 months, deferred credit cards, unsecured and secured lines of credit and term loan payments for up to 3 months. Interest will continue to accrue.</p> <p>There may be the option to decrease the interest rate charged on credit card balances but customers will need to make that request</p> |

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| | | 1-888-777-4650 to receive priority line service | | |
| Toronto Dominion Bank (TD): | https://www.td.com/ca/en/personal-banking/covid-19/financial-relief/ | Contact Centre at 1-888-720-0075 | Book an appointment online https://www.td.com/ca/en/personal-banking/book-appointment#/appointment-category See program website for instruction to apply for relief online | TD has announced a commitment to work with personal banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures; or those facing illness from COVID-19. This support will include up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products. There may be the option to decrease the interest rate charged on credit card balances but customers will need to make that request |
| Windsor Family Credit Union (WFCU) | https://www.wfcualerts.ca/ | Call 519-974-9328 or 1-866-500-9328 One of our Member Consultants would be happy to assist | | Members who are experiencing financial difficulties due to COVID-19 may be eligible for financial relief, including up to six-month payment deferral for residential mortgages and loans as well as the opportunity for relief on other credit products. |

DISCLAIMER: Please be aware that the City of Windsor is providing summary information only and strongly recommends you review the specifics of these programs by clicking on the Program Website links provided. The situation with COVID-19 is evolving and details related to this opportunity are

subject to change. The City of Windsor takes no responsibility for omissions or inaccurate information that could be included on this template. Please refer to the link provided in the Program Website section for the most current and complete information.