

## COVID-19 EMERGENCY RESPONSE

### OTHER COMMUNITY PROGRAMS

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

<b>Program Name:</b>	Various Banks and Credit Unions COVID-19 Financial Relief	
<b>Who Can Apply:</b>	Residents	
<b>When Can I Apply:</b>	Open:	Currently Open
	Close:	TBD
<b>How Do I Apply:</b>	In Person:	
	Mail:	
	Phone:	See below chart for applicable contact info
	Online:	See below chart for applicable contact info
<b>Program Website:</b>	See below chart for applicable contact info	
<b>Funding Type:</b>	Relief/Support	
<b>Funding Available:</b>	Determined on a case by case basis	
<b>Description:</b>	Providing support to relieve financial stress during this time	
<b>Special Conditions:</b>	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
Bank of Montreal (BMO):	<a href="https://www.bmo.com/main/personal/covid19-bmo-financial-relief-program/">https://www.bmo.com/main/personal/covid19-bmo-financial-relief-program/</a>	Customer care team: 1-844-837-9228 however our phone lines are experiencing longer than normal wait times	Use BMO Online Support tool <a href="https://www.bmo.com/main/personal/bmo-branches-coronavirus-update/contact-centre-support-tool/">https://www.bmo.com/main/personal/bmo-branches-coronavirus-update/contact-centre-support-tool/</a>  For customers with no access to Online banking, please complete an online	If you have applied or are applying for financial relief on mortgages, the additional interest accumulated on your deferred mortgage payments for the entire deferral period will be refunded. The refund will be processed automatically at a later date, and there is no action required from you. BMO has introduced a financial relief program for those impacted by COVID-19.

			form by following this link: <a href="https://www.bmo.com/main/personal/financial-relief-request-form/">https://www.bmo.com/main/personal/financial-relief-request-form/</a>	Flexible financial relief options are available to personal banking customers. Once you apply for financial relief, it may take 5-10 days for BMO staff to get back to you, so your patience is appreciated
Canadian Imperial Bank of Commerce (CIBC)	<a href="https://www.cibc.com/en/personal-banking/advice-centre/covid-19.html#reliefprograms">https://www.cibc.com/en/personal-banking/advice-centre/covid-19.html#reliefprograms</a>	Clients not register for online banking can call 1-800-465-2422  For Credit Card relief options call: 1-800-465-4653	Complete financial assistance form. Use this link if you're registered for CIBC Online Banking <a href="https://www.cibc.com/online.cibc.com/ebm-resources/public/banking/cibc/client/web/index.html#/signon">https://www.cibc.com/online.cibc.com/ebm-resources/public/banking/cibc/client/web/index.html#/signon</a>	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. Requests can include up to a 6-month payment deferral for mortgages or to defer your regular payments on loans and lines of credit for up to 2 months.
National Bank of Canada (NBC)	<a href="https://www.nbc.ca/covid-19/support-measures.html#PersonalLoans">https://www.nbc.ca/covid-19/support-measures.html#PersonalLoans</a>	Call at 1- 888- 835- 6281	To request a mortgage deferral click this link <a href="https://www.nbc.ca/forms/tools/defer-mortgage.html">https://www.nbc.ca/forms/tools/defer-mortgage.html</a>	Personal loan payment deferrals and minimum monthly payment deferral for a credit card are no longer available. The application deadline for mortgage payment deferral is September 30, 2020. Mortgage payment (principal and interest) deferrals for up to 6 months could be available. Some transaction fees are being waived
Royal Bank of Canada (RBC):	<a href="https://www.rbc.com/covid-19/index.html">https://www.rbc.com/covid-19/index.html</a>	To book an appointment call 1-800-769-2511	Book an appointment with your Advisor using Online Banking: <a href="https://www1.royalbank.com/cgi-bin/rbaccess/rbunx.cgi?F6=1&amp;F7=IB&amp;F21=IB&amp;F22=IB&amp;REQUEST=ClientSignin&amp;LANGUAGE=ENGLISH&amp;GOTO=SingleSi">https://www1.royalbank.com/cgi-bin/rbaccess/rbunx.cgi?F6=1&amp;F7=IB&amp;F21=IB&amp;F22=IB&amp;REQUEST=ClientSignin&amp;LANGUAGE=ENGLISH&amp;GOTO=SingleSi</a>	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, Credit cards, Installment loans and Auto loans.

			<a href="https://www.scotiabank.com/ca/en/personal/scotia-support.html">gnOn&amp;PARM2=CAB &amp; ga=2.181413415 .184276424.15946 64217-423756545.158699 3790</a>	Fee waivers, if applicable, including stop payment and ATM statement fees. Clients with immediate needs may use the available self-serve features.
Scotiabank:	<a href="https://www.scotiabank.com/ca/en/personal/scotia-support.html">https://www.scotiabank.com/ca/en/personal/scotia-support.html</a>	If you are a senior, physician, nurse, paramedic, or other healthcare personnel, please contact Scotiabank at 1-888-777-4650 to receive priority line service.  Contact your branch advisor or call our Contact Centre 1-800-472-6842	Submit a mortgage deferral request <a href="https://appsmp.scotiabank.com/ccrl/#/disclosure?KSPROD SUB=MRTGG&amp;LANG=en-pd&amp;TID=S1eCOVID19 DIGBK en 032 1-002">https://appsmp.scotiabank.com/ccrl/#/disclosure?KSPROD SUB=MRTGG&amp;LANG=en-pd&amp;TID=S1eCOVID19 DIGBK en 032 1-002</a>  Submit an auto loan payment deferral <a href="https://www.scotiabank.com/ca/en/personal/scotia-support/personal-banking/auto-loan-spl-payment-relief.html">https://www.scotiabank.com/ca/en/personal/scotia-support/personal-banking/auto-loan-spl-payment-relief.html</a>  Submit a credit card minimum monthly payment deferral <a href="https://www.scotiabank.com/ca/en/personal/scotia-support/personal-banking/credit-card-payment-relief.html">https://www.scotiabank.com/ca/en/personal/scotia-support/personal-banking/credit-card-payment-relief.html</a>	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. There may be the option to decrease the interest rate charged on credit card balances but customers will need to make that request
Toronto Dominion Bank (TD):	<a href="https://www.td.com/ca/en/personal-banking/covid-19/financial-relief/">https://www.td.com/ca/en/personal-banking/covid-19/financial-relief/</a>	Contact Centre at 1-888-720-0075	Book an appointment online <a href="https://www.td.com/ca/en/personal-banking/book-appointment#/appointment-category">https://www.td.com/ca/en/personal-banking/book-appointment#/appointment-category</a>	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;

			To apply for relief online use the easyweb tool <a href="https://authentication.td.com/uap-ui/index.html?consumer=easyweb&amp;locale=en_CA#/login/easyweb-getting-started">https://authentication.td.com/uap-ui/index.html?consumer=easyweb&amp;locale=en_CA#/login/easyweb-getting-started</a>	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 TD Home Equity FlexLine Term Portion Payments and the opportunity for relief on credit products. 4 months deferrals on Personal Loans and the principal portion of your line of credits. Interest will still need to be paid on your line of credit
Windsor Family Credit Union (WFCU)	<a href="https://www.wfcualerts.ca/">https://www.wfcualerts.ca/</a>	Call 519-974-9328 and one of our Member Consultants would be happy to assist OR use email at info@wfcu.ca.		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.

