



We're here to help

If you have a loan with Sikorsky Financial Credit Union, please know that we offer workout options to Members who have recently experienced a disruption to household income due to sudden loss of employment or other hardships.

Often we are able to give borrowers a temporary reprieve from the burden of monthly personal or mortgage loan payments so that the Member can focus on overcoming a temporary setback without having to worry about defaulting on a loan agreement immediately after experiencing a hardship.

If you anticipate difficulty meeting your SFCU loan repayment obligations because of a recent disruption to your income, we invite you to submit the items listed below to us so that we can determine the options that may be available for you:

1. Financial Analysis Form (see reverse);
2. A copy of your Notice of Termination if you have recently lost your job;
3. Current pay stubs/income verification for all Borrowers obligated on the loan(s) that you are concerned about; and
4. A signed Third Party Authorization form (enclosed), if you would like to authorize another person to speak with our staff about your account(s).

As we move forward with your workout application, we may request that you provide us with the following:

1. A copy of your most recent Federal Tax Return;
2. Your last 3 months' bank statements (checking, savings, business, investment, non-retirement accounts, etc.); and
3. Proof of supplemental income if applicable.

Please do not send original documents.

By providing this information, you will enable Sikorsky Financial Credit Union to determine what workout options are available to you. This is not a guaranty that a workout will be offered, and this offer of assistance does not supersede or replace any provisions to the contrary set forth in your original Note and Security Instrument. Furthermore, contacting our office and submitting the above documentation will not suspend your obligation to make your loan payments. In addition, Sikorsky Financial Credit Union reserves the right to continue collection activity unless and until a workout option has been approved.

We value your Membership with us and we are committed to working with you to help you get through this challenging time. If you have any questions regarding this matter, please do not hesitate to contact us directly at 203-385-6112.

Very truly yours,

Loan Servicing & Collections Team
Sikorsky Credit Union | 1000 Oronoque Lane | Stratford, CT 06614
Tel: 203-385-6112 | Fax: 203-377-1669 | Email: collections@sikorskyfcu.org

FINANCIAL ANALYSIS FORM

BORROWER INFORMATION		
Loan Number(s) _____	Please circle loan product type(s): Personal / Auto / Mortgage / VISA	
Borrower Name:		
Co-Borrower Name:		
Property Address:		
Current Address:		
Number of people in your household:		
Home Tel. #	Work Tel. #	Cell Tel. #
MONTHLY INCOME:	AMOUNT	
Borrower Monthly Income	\$	
Co-Borrower Monthly Income	\$	
Distributions from Savings	\$	
Monthly Income from additional members of your household	\$	
Monthly Pension	\$	
Social Security Income	\$	
Rental Income	\$	
Unemployment Income	\$	
Alimony	\$	
Investment Income	\$	
Charitable Assistance / Assistance from Family or Friends	\$	
Other	\$	
Total Combined Monthly Household Income	\$	
MONTHLY EXPENSES:	AMOUNT	
1st Mortgage Monthly Pymnt	\$	
2nd Mortgage / Home Equity Line of Credit Monthly Payment	\$	
Other Mortgage / Personal Loan Monthly Payments	\$	
Real Estate & Sewer Taxes (if not already included in the figures provided above)	\$	
Monthly Student Loan Payments	\$	
Homeowners Association Dues / Condo Common Charges	\$	
Vehicle Insurance & Gas	\$	
Credit Cards (total minimum payments for all cards)	\$	
Homeowners / Flood Insurance Premiums (if not already included in the figures provided above)	\$	
Home Utilities: Gas / Electric / Heating Oil / Water	\$	
Home Utilities: Cable / Phone / Wireless	\$	
Food	\$	
Alimony / Child Support	\$	
Tuition / Childcare	\$	
Unreimbursed Medical Expenses	\$	
College Savings contributions for dependents	\$	
Other	\$	
Total Monthly Expenses	\$	

BORROWER: PLEASE COMPLETE THE INFORMATION BELOW, SIGN AND FAX TO (203) 377-1669.

IF YOU PREFER, YOU CAN MAIL THIS COMPLETED FORM TO SIKORSKY FINANCIAL CREDIT UNION 1000 ORONOQUE LANE STRATFORD, CT 06614 OR YOU CAN EMAIL IT TO kmcnamara@sikorskyfcu.org.

Loan Number(s) _____

Borrower Name (please print) _____

Co-Borrower Name (please print) _____

I (We) authorize Sikorsky Financial Credit Union to discuss and /or release all information regarding my above referenced account to the Authorized Party listed below:

Authorized Party _____ Contact number _____

Last 4 digits of Authorized Party social security number _____

Authorized Party _____ Contact number _____

Last 4 digits of Authorized Party social security number _____

Sikorsky Financial Credit Union will not be held responsible in any manner for the above authorization and/or instructions given therein.

Borrower (Signature)

Date

Co-Borrower (Signature)

Date