IMCOM-Europe Gov't Shutdown Resource List

(update v5, 27 Oct 2025)

Resources are compiled from various websites, individuals, and organizations.

The latest update and additional resources can be found at our ID-E Government Resource Sharepoint site: Government Shutdown Resources

Note: Individuals should do their own research and be cautious before entering into any agreements without knowing their full repayment requirements and timelines.

Financial Benefits:

Banking

Citibank: Government Travel Charge Card customer service will remain open to support cardholders and APCs and their online CitiManager [citidirect.com] will remain available. Travel cards will remain operational to the extent accounts remain in good standing (no accounts will not age delinquent or be suspended or cancelled. During a shutdown, finance charges will not be assessed; however, Statements of Account will continue to be generated. If an IBA is delinquent prior to the shutdown, it will continue to be considered delinquent until full payment is made.

Navy Citibank Federal Credit Union: Eligible members with direct deposits of pay who are service members, federal government employees and federal government contractors paid directly by the federal government may be eligible for a loan with zero interest or fees. Loan amounts of up to $6,000 are calculated based on the most recent direct deposit. Once direct deposit of pay resumes, the amount credited to the account will be deducted automatically as repayment.

USAA: Members who are employed by a federal agency that's been affected and have received an eligible direct deposit into a USAA checking or savings account within 30 days prior to the beginning of the shutdown will be able to apply for a zero-interest loan equal to the amount of one net paycheck, up to $6,000. Members may also be able to set up special payment arrangements for auto and property insurance premiums, life and health insurance premiums, credit cards, consumer loans, home equity lines of credit, and other credit.

PenFed Credit Union: Members may qualify for a zero-interest paycheck protection loan and other assistance.

Andrews Federal Credit Union: Offering financial assistance loan options, penalty-free share certificate withdrawals, skip-a-payment programs and other assistance with loan programs.

Service Credit Union To assist active-duty military members and Department of Defense civilian employees whose pay has been impacted by the shutdown, SCU will proactively post a one-time payroll credit on **Thursday, October 9**.* This posting is only applicable to members with direct deposit, and will be based on the average of your direct deposit totals over the past three months. The credit will then be reversed once payroll has resumed. Additionally, financial assistance loans, loan repayment options, and Skip-A-Pay options are available to members

Community Bank - for customers with existing loans, the possibility exists to defer payment by one or two months for people impacted by the shutdown.

Thrift Savings Plan Hardship Withdrawal. Current federal civilian employees and members of the uniformed services can request a financial hardship in-service withdrawal from their TSP accounts. TSP allows for the suspension of loan payments when you go into non-pay status. They do not require documentation about your furlough currently. Missing one or two payments will not cause your loan to go into default. Log in to your account to check your status or simply call the Thrift Line at 1-877-968-3778.
https://www.tsp.gov/bulletins/19-9/

Wells Fargo. Hardship Relief; Payment deferrals, fee waivers, forbearance, case-by-case relief; Available to Wells Fargo customers affected by shutdown; Phone: 1-800-TO-WELLS; **https://www.wellsfargo.com**

U.S. Employees Credit Union. Shutdown Loan; Interest-free loans repaid within 60 days or when back pay is issued Membership required **https://www.usemployees.org**

Discover Card. Customer Assistance; Payment skip, late fee reversals
Available to Discover card members affected by shutdown **https://www.discover.com**

Bank of America Client Assistance Program, Personalized financial assistance (case-by-case relief, fee waivers, forbearance) Available to Bank of America customers affected by furlough; Phone: 844-219-0690 **https://www.bankofamerica.com**

Chase Bank Hardship programs including loan modifications, payment deferrals; Available to Chase customers; must call to apply Phone: 888-356-0023
https://www.chase.com

Fed Choice: Offering options to assist – for existing and new members.

U.S. Bank: Will waive all late fees if you miss a mortgage payment due to the shutdown. Also mentioned they will defer first payment dates for new mortgages.

Interior Federal Credit Union: They're offering a special loan for both member and non-member furloughed Federal workers. Net paycheck up to $15,000, interest free up to 30 days. Members may apply for a limit up to the equivalent of 2 net paychecks. More offers are available on the site or call 800-914-8619

SunTrust: SunTrust didn't make a specific offer, but they did make a public announcement that they have programs in place to help clients affected by the shutdown. Call them for more information

Synchrony Bank: This bank handles store cards for Amazon, Lowes, Walmart, JCPenney, Chevron/Texaco, and many other large nationwide companies that you might do business with on a day-to-day basis. They are allowing affected customers to defer payments until after the shutdown. Contact them for more information.

Union Plus: For union members, there are a number of options available if you're with Union Plus. Call them at 800-472-2005 to ask about these offers: $300 Furlough Grant for eligible Union Plus credit card holders, Mortgage Assistance Loan & $300 Grant: payment grace period for your Union Plus Life and Accident Insurance, payment grace period for Union Plus Auto Insurance, and payment grace period for Union Plus Life and Accident Insurance.

Congressional Federal Credit Union: For more information on our Relief Line of Credit or any of our assistance programs, contact our Member Service Representatives at 800-491-2328 or stop by one of our branch locations.

TD Bank (TD Cares): Fee waivers and account assistance by request for affected customers. TD Cares

PNC Bank: Offering hardship assistance, deferred payments, and fee refunds. PNC Assistance

Truist Bank: Temporary relief on loan payments and overdraft fees for qualifying customers. Truist Relief

Regions Bank: Waived select fees, payment extensions, and loan assistance for eligible customers. Regions Support

NIH Federal Credit Union (S.A.F.E.): Special Assistance for Federal Employees loans and fee accommodations. NIH FCU

Golden 1 Credit Union: Emergency loans, deferred payments, and waived fees. Golden 1

Redstone Federal Credit Union: Assistance loans and payment relief programs for furloughed members. Redstone FCU

Pentagon Federal Credit Union (PenFed): Short-term loans, fee waivers, and financial counseling. PenFed Relief

SECU Maryland / Local Credit Unions: State and regional CUs offering no-interest furlough loans and deferred payments. WTOP Guide

PayPal: PayPal has allocated $25 million to fund interest-free cash advances to furloughed Federal workers that need assistance right now. This is for both new and existing PayPal Credit customers. Minimum loan is $250 with a maximum cash advance of $500. Your account does need to be in good standing if you're an existing PayPal Credit customer. Existing customers call 1-877-689-1975. For new accounts, apply here first, then after approval call 1-877-689-1975.

First Command Financial Services Zero-interest payroll advances, penalty-free CD withdrawals, loan assistance; Available to First Command clients who are federal employees; **https://www.firstcommand.com**

Many banks, credit unions, insurance companies, mortgage, auto lenders and others have gov't shutdown programs available. Individuals in need can call their institutions directly to inquire.

Military Aid Associations:

Army Emergency Relief **Government Shutdown Relief Loan (GSRL)**

- Soldiers currently serving on Active Duty, AGR (Title 10), or National Guard/Army Reserve on Title 10 orders for more than 30 days are eligible for assistance due to non-receipt of military pay. Max $6,000 by ETF
- Eligible Soldiers will see the Government Shutdown Relief Loan application in their ARMS portal account https://aerprod.powerappsportals.us/.
- Soldiers may begin the application process now; however, funds will not be disbursed until the next scheduled payday (if pay is not received).
- Applications must be completed online. AEROs will not be able to enter paper applications.
- Command concurrence is required for all Government Shutdown Relief Loan applications**.
- Repayment is ONE month with an October 2025 start date.

**Command involvement needed to ensure Soldiers are not receiving overlapping support from multiple sources (e.g., AER and their financial institution), which protects the Soldier from future repayment issues and preserves limited resources for others.

Navy-Marine Corps Relief Society: Offices will be open during normal hours to help families who are experiencing immediate needs related to the loss of income from a government shutdown.

Air Force Aid Society: AFAS is prepared to support airmen, Guardians and their families affected by the shutdown, officials say. Watch www.afas.org and their social media channels for updates if the shutdown is expected to last beyond Oct. 15.

Coast Guard Mutual Assistance: CGMA will offer interest-free loans to help with bills, such as rent payments, insurance and child care. Coast Guard military and civilian employees may be eligible to borrow up to the amount of their monthly Basic Allowance for Housing (BAH) as needed.

EANGUS The We Care for America Foundation (National Guard Relief Foundation) is dedicated to providing emergency financial assistance to the men and women of the National Guard and their families. Every day, across all 50 states and US territories. We stand ready to assist them when they face catastrophic personal hardships, national disasters, or even global crises. (enlisted and officer). https://eangus-wcfa.org/

State/Federal Aid:

Federal Employee Education and Assistance Fund: FEEA has both an Emergency Hardship Loan program and Shutdown Grants available for qualifying full-time federal civilian employees. It is important to note the differences between the two programs, notably:

- The Emergency Hardship Loan program **does not** cover pay loss during a government shutdown.
- The Shutdown Grant application will only become available should a shutdown persists beyond the point that federal employees miss all or part of a paycheck.

For state by state benefits https://feea.org/shutdown/#toggle-id-1

Unemployment Benefits: Civilians may be able to file for unemployment benefits during a government shutdown - but know that you will most likely have to repay any benefits received if you get your paycheck from the federal government. Unemployment is a state benefit, but you can find out more information at: https://www.usa.gov/unemployment-benefits

Garrison Agencies and Partners:

Garrison Religious Support Offices (RSO) have a program called Operation Helping Hands. This program provides emergency support in the form of Defense Commissary Agency (DeCA) gift cards to in to alleviate food insecurity. Soldiers, Family Members, and Authorized DOW (DOD) personnel may inquire of their unit chaplains and/or local RSO to request help. Assistance is not dependent on being associated with a faith-based community. As OHH DeCA gift cards are limited OHH assistance should be requested after utilizing Army Emergency Relief and Red Cross or other helping agencies.

Assistance Limits:

(1) Single Soldier (not on meal card): $50
(2) Family of Two (2): $100
(3) Family of Three (3): $150
(4) Family of Four (4): $200
(5) Family of Five or more (5): $250

No authorized constituent member will receive more than $550 in assistance during a single calendar year.

<u>Operation Support the Force</u> is an ID-Europe initiative which engaged command and community partners and establish food drives at local Commissaries The program is designed to address food insecurity:

- 1: Food donations collected at participating commissaries and distributed in collaboration with the USO and donated to Soldiers and their families in need

<u>Child Development Centers</u>

Programs are authorized to operate during a government shutdown to support mission readiness. CDC and SAC scope of operations and operating hours will be in accordance with the Installation Commander's guidance.

Child Care Fees: Parents will be responsible to pay for care provided during a government shutdown. Child care fees will be collected for services rendered after an appropriations bill or continuing resolution (CR) is passed. Once the CR is passed, families will have 30 days to pay the balance for care that was billed during the furlough. Late payments will not be assessed during the furlough period. Note: Late payments will be applied 31 business days after the enactment of an appropriations bill or CR. **Regular CYS Procedures for non-payment will be implemented 31 days after the enactment of an appropriations bill or CR.

FCC: FCC Providers who are providing Child Care, to include Army FCC Subsidy, will not be impacted and current policies and procedures will apply. Community-based fee assistance will not be impacted.

CDC/Youth Programs: Youth Centers should remain open with no decrement to service operations, and in accordance with the Installation Commander's guidance. Youth Sports & Fitness. While the parent will be billed for the service, they will not be required to pay until 30 days after the enactment of an appropriations bill or CR. **Regular CYS Procedures for non-payment will be implemented 31 days after the enactment of an appropriations bill or CR.

AAFES PX will remain open.

AAFES Milstar approved an offer for customers potentially impacted by the lack of a pay day this coming week. No minimum payment is due.

For Active Duty, Reserve and National Guard MILITARY STAR cardmembers, we are automatically waiving the minimum payment due on the next statement during this period of uncertainty. This temporary policy will continue so long as military pay cycles are interrupted by the government shutdown. Impacted cardmembers may still choose to make voluntarily payments and accounts will continue to accrue interest. But there will be no additional adverse credit reporting, fees, no new penalty interest, or delinquency processing for cardmembers that opt to not make a payment. For cardmembers that are not Active Duty, Reserve or National Guard but are experiencing financial hardships during this time, please reach out to the MILITARY STAR Contact Center for assistance.

- *All Active Duty, Reserve and National Guard MILITARY STAR cardmembers will automatically qualify for this offer. You do not need to call or register to participate.*
- *For non-Active Duty, Reserve or National Guard MILITARY STAR cardmembers that are experiencing financial difficulties, please contact the MILITARY STAR Contact Center for assistance.*
- *All accounts will continue to accrue interest*
- *Cardmembers participating may still voluntarily make a payment*
- *Accounts participating in a Pay Your Way promotion will have their payment period paused*
- *This offer does not apply to any account currently in a collection status*
- *Minimum payment waiver will continue so long as military pay cycles are impacted due to the government shutdown. MILITARY STAR accounts will continue to have their monthly statements process as usual and uninterrupted during the shutdown. Once pay cycles resume, all subsequent statements will require the minimum payment due.*

AAFES School Lunch Program:

The Exchange has implemented the below measures to support our military families who utilize the School Meal Program:

- Paused all School Meal Program account debt collections not already referred to a collection agency
- Suspended new submissions to the Exchange Credit Program for collections until the shutdown ends
- Implemented a minimum 60-day grace period post-shutdown for families to pay negative balances, with flexibility for additional extensions upon request
- Halted distribution of negative balance letters to families

Effective 23 Oct 2025: Families may apply for free or reduced meals for students based on the hardship experienced due to the government shutdown. They apply to LINQ, www.linqconnect.com, enter 0 or leave the income blank for their request. This is applicable during the furlough. Once the government is no longer shut down, the free or reduced meals will revert to income based.

Parents who are interested in applying for free or reduced lunch please go to the following link. https://linqconnect.com/main Select “School Services” & click “Free & Reduced Meal Application” When applying, Do NOT include housing allowance/LQA in calculations of income.

Defense Commissary Agency (DeCA): MILITARY STAR CARD: The MILITARY STAR Card is offering 0% interest and no payments at commissaries worldwide for 3 months on purchases made Oct 1 through Oct 31 to offer immediate additional relief during the government shutdown.

Army Lodging

Army Lodging (Europe) will remain open. The first option is to charge a guest’s Government Travel Card (GTC) for their stay, but official government travelers will be accommodated in Army Lodging locations if GTC credit limits are reduced and they will be charged once the appropriations bill has been passed.

Army Community Service: Staffing and services may vary by installation during a government shutdown, but all Europe Centers will remain available for information and referral, Family Advocacy Emergencies and Army Emergency Relief Support. Contact your local center or installation for more information on available services or assistance.

MFLC: Military and Family Life Counseling (MFLC) program: The MFLC program continues to operate through a Government Shutdown and remains available to Soldiers and their families.

Employee Assistance Program (EAP) Provide confidential counseling and support to help individuals navigate life's challenges, including stress and relationship issues, with a focus on resolving personal problems and enhancing overall wellness. DA Civilians, Retiree and their Families eligible for assistance. EAP Offices are part of the garrison ASAP program. Call ASAP for additional information

Morale, Welfare, and Recreation programs (MWR) services will continue through the shutdown. Gyms and other facilities remain open.

The American Red Cross provides $500 OCONUS Emergency Travel Assistance Grants to active-duty service members who are on emergency leave (based on the availability of funds). This program provides financial assistance to military members, including National Guard and Reserve, actively serving Foreign Outside the Continental United States (F-OCONUS) who are currently on or about to begin emergency leave. All categories of emergency leave are eligible for this grant. Service members must provide a copy of their emergency leave orders. Eligible service members will be awarded a $500 grant. The OCONUS Emergency Travel Assistance Grant will be available for a limited time based on the availability of funds. To apply, please contact the Hero Care Center at 1-877-272-7337.

Local Thrift Shops and Airman's Attic: Often providing free or reduced priced items. Check local installation information sources

Military OneSource Offers confidential non-medical counseling (up to 12 free sessions), financial coaching, free tax filing services (MilTax), spouse employment resources, wellness coaching, and parenting/family programs. Provides 24/7 support by phone at 1-800-342-9647 and online at https://www.militaryonesource.mil.

MilLife Support MilLife is a Military One Source program specific to Families with Special Needs, National Guard, New Service Member, Parent, Reserves, Retiree/Veteran, Service Member, Spouse, Survivor, Transitioning Service Member, and Wounded Warriors.

My Career Advancement Account (MyCAA): No new requests for financial assistance will be approved after September 30 in the event of a government shutdown. If a spouse request for financial assistance was approved prior to September 30, they may continue to attend classes. Call the SECO Career Center at 800-342-9647 or visit the SECO website and continue to monitor the MyCAA portal for any updates.

Other Programs

VFW Unmet Needs Program The program provides financial assistance up to $2,500 to assist daily necessities in the form of a grant (not a loan) so no repayment is required. They pay the creditor(s) directly. Active-duty service members (to include activated Guard/Reserve members) and their families may be eligible. For additional information including eligibility for a grant through the Financial Assistance for Service members program, please review the Financial Assistance for Service Members eligibility criteria. Visit: https://www.vfw.org/assistance/financial-grants

Operation Home Front Designed to provide short-term financial help for military families who are experiencing financial hardship. To find out if you qualify, please review our eligibility criteria. If you have any questions, please feel free to check out the FAQs or give them a call at 1-877-264-3968 (toll-free).

USA Cares The Emergency Assistance program focuses on cases where financial stress is related to military service. This program pays immediate, essential bills, including food and utility bills and provides links to several other agencies that may be able to help with financial assistance. Provides support by phone at 1-800-773-0387 and online at https://usacares.org/

211 Help Line 211 is a free, confidential connection to thousands of health and human services programs. From food banks and housing assistance to job training and mental health resources, 211 can help you find the support you need in your community. Available 24/7 in most areas by phone or online.

Low Income Home Energy Assistance Program (LIHEAP) The Low-Income Home Energy Assistance Program (LIHEAP) can help you pay your heating or cooling bills or get emergency services during an energy crisis. Depending on where you live, you may also qualify for help with electric bills. Eligibility for LIHEAP is based on your income, and every state and territory has its own requirements. Answer a few questions to learn if you qualify, find your state or territory's LIHEAP office, and apply. In some cases, you may be able to submit your LIHEAP application online. Other LIHEAP offices may require you to apply in person.

Feeding America The Feeding America network connects members with food, Supplemental Nutrition Assistance Program (SNAP) application assistance and meal programs. Services are available to federal employees, contractors, and active-duty military via phone at 800-771-2303 and online at https://www.feedingamerica.org/

Supplemental Subsistence Allowance (FSSA) Several benefits are available to assist Service members, including the Family Supplemental Subsistence Allowance (FSSA) Program. The combined effect of the household income level and household size of a Service member shall determine the member's eligibility under the FSSA Program. A member may be eligible for FSSA only if the member is serving outside the United States. For questions about this program or any other assistance, contact your family support center, command, or community services financial management counselors. The FSSA Application, The DD Form 2857 to apply can be found: https://www.esd.whs.mil/Directives/forms/dd2500_2999/DD2857/

Additional Lenders/Support:

Auto Loans:

Hyundai Capital: Hyundai will extend all Hyundai Capital auto loans and lease payments for 30 days for current Hyundai owners who are federal government employees furloughed during the shutdown. Impacted consumers should contact Hyundai Motor Finance at 1-800-523-4030 to take advantage of this offer.

Kia Motors Finance: Kia has announced they're offering deferred payments of 30 days. If you've been affected by the current Government Shutdown and need assistance from Kia Finance, please contact us at 1-866-331-5632.

Ford Credit, GM Financial, & Mercedes-Benz Financial Services: It has been reported that these companies are among those providing qualified customers options such as payment deferrals, late-fee waivers and special care lines to address their individual problems, though official announcements from these companies have not been released online.

Bank of America, Capital One and JPMorgan are allowing customers affected by the shutdown to defer auto-loan payments for up to one month with no late fees or additional penalties. These deferrals will not be reported negatively to the credit bureaus, though interest will continue to accrue. Contact your auto-loan servicer to set up a deferral and mention your status as a federal worker impacted by the Oct 2025 shutdown.

Listings are subject to change. Always ask for shutdown-hardship options, payment plans and late-fee waivers when you call.

Mobile Telephone Service Providers:

AT&T: Will assist with adjusting late fees, providing extensions, and revising payment schedules.

Sprint: Will provide short-term payment solutions. Call 1-888-211-4747

T-Mobile: Offering short-term assistance and can spread service payments over time. Call 1-877-746-0909 or 611 from a T-Mobile device.

Verizon: Offering flexible payment options and has a Promise to Pay program to set payments for a future date. Call 1-866-266-1445.

Home, Auto & Life Insurance Relief:

MetLife: For those not receiving a paycheck from the federal government because of the current shutdown, MetLife Auto & Home may grant a one-time, 30-day grace period on your payment of premium on a MetLife Auto & Home policy. Members must request this one-time allowance by calling 1-800-GET-MET8. Certain restrictions apply, and premium remains due after delay expires.

Fidelity & Guaranty Life Insurance Company: To help the nearly 27,000 AFGE members who currently have a policy with the company during this government shutdown, the company "will keep the policy-in-force by waving the cost of insurance charges for the next 30 days.". Policies beginning with the letter "Y" call: 844-800-9146, all other policies call: 888-513-8797

Many lenders are offering forbearance—pausing payments for borrowers affected by the shutdown—though interest will still accrue. Major banks like Bank of America, Citigroup, JPMorgan and U.S. Bank will provide up to three months of forbearance.

Mortgage-servicing company Pennymac is also offering forbearance; borrowers must speak with a representative to understand the process and options available when the shutdown ends, such as repayment plans or loan modifications.

Forbearance guidelines vary by loan investor (e.g., Department of Veterans Affairs, FHA, Freddie Mac, Fannie Mae), so homeowners should contact their servicer to discuss options. According to the Consumer Data Industry Association, forbearance or deferred payments will not hurt credit standing, but increasing balances could weigh on scores.

If you're struggling with your mortgage or home equity line of credit, contact your loan servicer and mention that you're a federal worker affected by the Oct 2025 shutdown. Ask about forbearance, repayment options and whether fees can be waived.

Germany Specific Resources and Legal/Rental information:

- Foodsharing e.V.:

A nationwide volunteer movement that shares surplus food. The organization is also a contact point for donations and support. https://foodsharing.de/

- Essen für Alle (Food for everyone)

A non-profit association that volunteers in food rescue and distribution and sees itself as a point of contact for food aid. https://www.essen-fuer-alle.org/

- Too Good To Go-App - Nationwide

"Too Good To Go bags" refer to the surprise bags sold via the Too Good To Go-App to reduce food waste. These bags contain unsellable but perfectly good food from shops, cafés, and restaurants, which can be picked up at a reduced price. To obtain one of these bags, it must be reserved in the app and picked up at the store during a specified time window, presenting the reservation receipt in the app. The app is free of charge. Too Good To Go-App

- Verbraucherlotse (Consumer Guide):

Offers a free telephone hotline (0228 - 24 25 26 27) and other contact options (email, contact form) for questions about food and nutrition. https://www.bmleh.de/DE/service/verbraucherlotse/verbraucherlotse.html

For All U.S. Personnel Renting on the German Economy:

This guide provides critical information and proactive steps to protect yourself if you face difficulty paying rent due to a U.S. government shutdown.

Your Rights: Key Protections Under German Law

- **You CANNOT be legally evicted for missing a single month's rent.**
- **The "One Month + 1 Cent" Rule:** To legally terminate your lease for non-payment, a tenant must be in arrears for an amount totaling **more than one full month's rent** .
    - *Example:* If your rent is €1,000, you cannot be evicted until you owe more than €1,000 (e.g., €1,000.01). This effectively gives you a grace period.

Recommended Course of Actions to Protect Yourself (Be Proactive)

- **COMMUNICATE WITH YOUR LANDLORD:**
    - Notify your landlord in writing that your rent payment may be delayed due to the U.S. government shutdown. Sending an email is fine.

    - While not legally required, this is the important step to prevent misunderstandings and maintain a good relationship.
- **PAY WHAT YOU CAN:**
    - If possible, make a partial rent payment. This demonstrates good faith and reduces the amount you will owe later.

Potential Landlord Actions & Your Response: Stay Calm and Informed

- **Invalid Termination Notice:**
    - Your landlord may be unaware of German law and send you a termination or eviction notice.
    - **DO NOT PANIC.** This notice is likely invalid if you only owe for the current month.
    - **Your Action:** Immediately contact your base legal assistance office.
- **Use of Security Deposit:**
    - A landlord is legally permitted to use your security deposit to cover the unpaid rent.
    - **Be Aware:** You will be legally required to replenish the security deposit to its full amount after the fact.

Where to Get Help

- If you receive any notice from your landlord or have questions, your first and most important call should be to your local **Legal Assistance Office**.
- Legal Offices have experts in German landlord-tenant law and can advise you on your specific situation, review any documents from your landlord, and help you with any necessary communication.

Disclaimer: This handout is for informational purposes only and does not constitute legal advice. You should contact a qualified legal professional for advice on your individual situation.