## Have the Phoenix payroll problems left you in the red? Alterna Can Help.

With a deep understanding of government employee needs, dating back to our time as the Civil Service Co-op, we've put together a variety of flexible solutions to help you and your family with your finances through this challenging time.

Regardless of whether you bank with us already, come and talk to one of our friendly Alterna banking specialists who will help tailor a solution for you.

## SOLUTIONS MAY INCLUDE:

| UNSECURED<br>LINE OF CREDIT | Unsecured Line of Credit holders may qualify for interest-only payments for a minimum of 90 days.*   |
|-----------------------------|--|
| OVERDRAFT<br>PROTECTION     | Overdraft Protection will offer you peace of mind when temporarily overdrawing your Chequing account. No non-sufficient fund (NSF) fees or holds – you can access funds up to your authorized limit when you need it.*   |
| SKIP-A-PAYMENT              | If you are an existing mortgage or loan holder with Alterna, it's great to know you have the flexibility to Skip-A-Payment on your mortgage or loan. This will give you a short break from making your next mortgage or loan payment. You may be able to skip more than one payment depending on your situation. <sup>**</sup> |

Visit your local branch or contact our Call Centre at 1.877.560.0100 to set up an appointment. Wherever possible, please bring proof of the pay that is owed to you.



\* Approval subject to Alterna's credit granting criteria. \*\* Provincial restrictions may apply. Alterna Savings and Credit Union Limited operates as Alterna Savings.