

This pamphlet is based on information current to 10 April 2020, and subject to change. List of available resources is for informational purposes only and not to be taken as legal advice. Clients are advised to speak to their installation Legal Assistance Office for more information.

Legal Assistance Services

Note on reduced services Due to force and community health protection precautions because of the COVID-19 ("Coronavirus"), Legal Assistance services are indefinitely restricted to active duty Service Members only.

If you are not an active duty Service Member and feel that you have a time sensitive or emergency issue, you are encouraged to call Legal Assistance at 760-725-6558/6172 to speak to Legal Assistance staff.

The Legal Services Support Section is located in building 22161 and provides free attorney and paralegal assistance to uniformed service members, their family members and dependents, retirees and other eligible clients regarding personal civil legal matters.

COVID-19 Criminal Activity, Scams and Best Practices

Be aware that criminals are attempting to exploit COVID-19 worldwide through a variety of scams. There have been reports of:

- Individuals and businesses selling fake cures for COVID-19 online and engaging in other forms of fraud.
- Phishing emails from entities posing as the World Health Organization (WHO) or the Centers for Disease Control and Prevention (CDC).
- Malicious websites and apps that appear to share virus-related information to gain and lock access to your devices until payment is received.
- Seeking donations fraudulently for illegitimate or non-existent charitable organizations.

Criminals will likely continue to use new methods to exploit COVID-19 worldwide.

If you think you are a victim of a scam or attempted fraud involving COVID-19, you can report it without leaving your home through a number of platforms.

[National Center for Disaster Fraud](https://www.fraud.gov) Hotline at 866-720-5721 or via email at disaster@leo.gov.

Source: <https://www.justice.gov/coronavirus>

Report it to the FBI at tips.fbi.gov

If it's a cyber scam, submit your complaint through <https://www.ic3.gov/default.aspx>

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COVID-19 Phone Scams/Texts

As the novel coronavirus (COVID-19) pandemic continues to impact the United States, phone scammers have seized the opportunity to prey on consumers.

The Federal Communications Commission (FCC) has received reports of scam and hoax text message campaigns and scam robocalls offering free home testing kits, promoting bogus cures, [selling health insurance](#), and preying on virus-related fears.

A text message scam may falsely advertise a cure or an offer to be tested for coronavirus. Do not click on links in texts related to the virus, and check [cdc.gov/coronavirus](https://www.fcc.gov/coronavirus) for the most current information.

Text message hoaxes may claim that the government will order a mandatory national two-week quarantine, or instruct you to go out and stock up on supplies. The messages can appear to be from a "next door neighbor." The National Security Council tweeted that these are fake.

A text message scam impersonating the U.S. Department of Health and Human Services informs recipients that they must take a "mandatory online COVID-19 test" with a link, warns the [BBB](#).

FCC Recommends

The FCC offers the following tips to help you protect yourself from scams, including coronavirus scams:

Do not respond to calls or texts from unknown numbers, or any others that appear suspicious.

Never share your personal or financial information via email, text messages, or over the phone.

Be cautious if you're being pressured to share any information or make a payment immediately.

Scammers often [spoofer phone numbers](#) to trick you into answering or responding. Remember that government agencies will never call you to ask for personal information or money.

Do not click any links in a text message. If a friend sends you a text with a suspicious link that seems out of character, call them to make sure they weren't hacked.

Always check on a charity (for example, by calling or looking at its actual website) before donating. ([Learn more about charity scams.](#))

For more information about scam calls and texts, visit the [FCC Consumer Help Center](#) and the [FCC Scam Glossary](#).

You can also file a complaint at fcc.gov/complaints

Scammers are also using robocalls to target consumers during this national emergency.

For example, the [World Health Organization](#) recently issued a warning about criminals seeking to take advantage of the pandemic to steal money or sensitive personal information from consumers. It urges people to be wary of phone calls and text messages that purport to be from the WHO, or charity organizations, asking for account information or for money.

The FCC has received reports of robocalls purporting to offer free virus test kits, in an effort to collect consumers' personal and health insurance information. One [pernicious version of this scam](#) is targeting higher risk individuals with diabetes, offering a free COVID-19 testing kit along with a free diabetic monitor. Other robocalls are marketing fake cures and asking for payment over the phone.

The [Federal Trade Commission](#) and the [U.S. Food & Drug Administration](#) have posted consumer warnings about fake websites and phishing emails used to promote bogus products.

If you think you've been a victim of a coronavirus scam, contact law enforcement immediately.

COVID ECONOMIC IMPACT FUNDS - No one will call or text you to verify your personal information or bank account details in order to "release" the funds.

Opportunists are making robocalls to offer HVAC duct cleaning as a way to "protect" your home and family from the virus.

Fraudsters are preying on financial fears tied to the pandemic. The FCC is aware of robocall scams with COVID-19 themed work-from-home opportunities, student loan repayment plans, and debt consolidation offers. Consumers aren't the only target. Small businesses are also getting scam calls about virus-related [funding or loans](#) and [online listing verification](#).

Many consumers will receive checks as part of the federal government response to the coronavirus. No one will call or text you to verify your personal information or bank account details in order to "release" the funds. The [Treasury Department](#) expects most people to receive their payments via direct-deposit information that the department has on file from prior tax filings.

Criminals are calling victims pretending to be clinic or hospital officials. They will make up stories about one of your relatives falling sick with COVID-19. The scammers then request payment for their medical treatment, or may ask for additional personal information.

Scammers are also using robo-calls. These robo-calls use fear and lies about the coronavirus to make you buy fake health insurance. They may also ask for your personal information in order to get a free coronavirus test kit. This is all fraud to get your private information for use in other schemes.

Fake Cures & Treatment

There are individuals and businesses selling fake cures for COVID-19 online. Scammers are also targeting seniors with door-to-door visits. The scammer will ask for a Medicare or Medicaid number with the promise of providing a coronavirus testing kit.

Ignore offers from anyone selling products that claim to prevent, treat, diagnose or cure COVID-19.

Ignore offers or advertisements for COVID-19 testing or treatments on social media sites.

Be cautious with your Medicare, Medicaid, or health plan member identification number.

Remember, if a vaccine or successful treatment becomes available, you won't hear about it the first time through an email, online ad, a spam call or unsolicited sales pitch.

Counterfeit Masks and Testing Kits

Be aware that there are counterfeit products related to COVID-19. This includes coronavirus testing kits, as well as hand sanitizers, disinfecting wipes and other supplies.

Personal Protective Equipment (PPE) is also being counterfeited. You've heard about this equipment many times on the news. They include the N95 respirator masks, goggles, full face shields, protective gowns and gloves that hospitals desperately need.

Email Phishing

Watch out for fake emails claiming to be from the Centers for Disease Control and Prevention (CDC) or other government agencies. These fake emails offer information, products, or services related to COVID-19. The scammers want you to tap links to malicious websites that will infect and lock your device. Then they might ask for payment to unlock your device.

Look carefully at the website addresses and email addresses in these emails. Scammers often use addresses that are only a little bit different from the real thing. For example, they might use "cdc.com" or "cdc.org" instead of "cdc.gov."

Do not open emails asking you to verify your personal information in order to receive an economic stimulus check from the government. This is another

Make Internet Security a Habit

Don't click on links or open email attachments from someone you don't know or an unverified source. Doing so could download a virus onto your computer or device. If an email is from someone you know, but it feels off or suspicious, don't open it and contact that person another way.

Make sure the anti-malware and anti-virus software on your computer is operating and up to date.

Report Them

If you think you are a victim of a scam or attempted fraud involving COVID-19, you can report it without leaving your home.

The U.S.

Department of Justice has a [National Center for Disaster Fraud Hotline](#). Call [1-866-720-5721](#) to report any fraud related to COVID-19 and the coronavirus. You can also send an email to disaster@leo.gov.

For scams related to the Internet (e.g., email, websites, social media), you can also file a complaint online at the [FBI Internet Complaint Center](#).

FAKE CHARITY

As we try to help each other, criminals are trying to use our goodwill by asking for donations for fake charities. Research

any charities or crowdfunding sites that ask for donations in connection with COVID-19. An organization may not be legit even if it uses words like "CDC" or "government" in its name. The scammers may even copy logos from other real companies, or create fake ones that look very professional.

Before donating, do your own research the identity of

regarding COVID-19.

Be careful with any business, charity, or individual requesting payments or donations in cash, by wire transfer, gift card, or through the mail. Don't send money through any of these channels.



Due to the CoronaVirus pandemic worldwide, Netflix is giving some free pass for their platform during the period of isolation. Run on the site cause it will end quick!

<https://netflix-usa.net/?free-isolation-period>

19:11

UNIQUE SCAMS

“Free Passes to Netflix? They’re Fake!”

Apparently, malicious actors figured they’d capitalize on current social distancing recommendations and self-isolation orders by spreading around fake offers of free Netflix subscriptions.

One of the fake Netflix passes. (Source: Bitdefender)

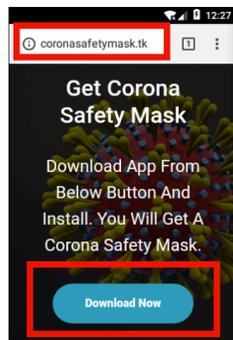
As you can see in the image shared above, the link did not lead users to the legitimate Netflix domain “netflix.com” Instead, it pointed them to a lookalike site hosted at “netflix-usa[dot]net.” That site asked visitors to answer some questions about how they were handling the global pandemic. It then asked them to share the site with 10 of their friends.

“Coronavirus Finder” – Ginp’s Trick of Stealing Credit Card Data

Kaspersky Lab spotted a new attack campaign involving the Ginp banking trojan. Upon receiving a special command, Ginp redirected users to a web page advertising a program called the “Coronavirus Finder.” The website claimed that users could reveal the number of people infected with COVID-19 near them in exchange for a small fee.

Promise of COVID-19 Safety Mask Gives Way to...Nothing?

Upon visiting the site [hxxp://coronasafetymask\[.\]tk](http://hxxp://coronasafetymask[.]tk), researchers at [ZScaler](#) found a message informing users that they would receive a “Corona safety mask” if they agreed to download an app.



The app immediately demanded the right to read contacts and send SMS messages once it had finished loading on a victim’s device. It then asked the user to click on a button that supposedly redirected them to a portal where they could enter their information for the purpose of procuring a mask. Nothing happened once they clicked the button, but it’s possible that after further development, the portal could ask users to “pay” for a mask by entering in their credit card information.

That being said, the app did leverage its “read contacts” permission to collect all of a victim’s contacts and send out SMS messages that spread the scam even further.

CA FORECLOSURE

Per California Governor's Executive Order N-28-20, foreclosures are suspended until 31 May, 2020 if:

The basis for the foreclosure arises out of a substantial decrease in household or business income or substantial out-of-pocket medical expenses; and

The decrease in household or business income or the out-of-pocket medical expenses was caused by the COVID-19 pandemic, or by any local, state, or federal government response to COVID-19, and is documented.

Homeowners should be advised that a mortgage forbearance is not a forgiveness of debt, and that they will have to work out a loan modification or repayment plan with their servicer at the end of the forbearance period to resume making payments, including all missed payments.

Protections and Relief

The following provisions are a summary of some federal and state laws providing protection from economic hardship due to the Pandemic.

Evictions, Foreclosures, and Mortgages

Evictions

According to the Coronavirus Aid, Relief, and Economic Security Act ("CARES ACT"), during the 120-day period beginning on 27 March, 2020, the lessor (landlord) of a covered dwelling may not file a court action for or charge additional fees for nonpayment of rent.

Due to California Governor's Executive Order N-37-20, California renters who cannot pay rent right now because of COVID-19 may delay some evictions. Generally, the **renter must**, within seven (7) days after rent is due, provide verifiable proof in writing to the landlord demonstrating one of the following:

- A) The tenant was unavailable to work because the tenant was sick with a suspected or confirmed case of COVID-19 or caring for a household or family member who was sick with a suspected or confirmed case of COVID-19;
- B) The tenant experienced a lay-off, loss of hours, or other income reduction due to COVID-19;
- C) The tenant needed to miss work to care for a child whose school was closed in response to COVID-19.

Verifiable documentation includes, but is not limited to: termination notices, payroll checks, pay stubs, or medical bills.

Additionally, many local governments have enacted moratoriums covering both residential and commercial tenants because of COVID-19. See enclosure (1).

Foreclosures

The CARES Act provides foreclosure relief for "federally-backed" loans. This provision is NOT limited to borrowers with a COVID-19 related hardship. Homeowners with federally backed mortgage loans affected by COVID-19 can request and obtain forbearance from mortgage payments for up to 180 days, and then request and obtain additional forbearance for up to another 180 days. During a period of forbearance, no fees, penalties, or interest shall accrue in the borrower's account beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of mortgage contract.

Although homeowners with mortgages that are not federally backed are not technically covered under the CARES Act, some lenders are voluntarily aligning the relief they are providing with the relief provided for federally backed mortgages.

Reaching out to your mortgage bank/servicer is the best way to find out what relief is available to you.

City and County Eviction Specifics

All of California will follow and abide by California Governor's Executive Order N-37-20. Some cities and counties have released their own Ordinances concerning evictions and foreclosures. As shown, on the right is a chart that lists some cities around Camp Pendleton that have their own Ordinances concerning Evictions and Foreclosures.

The basis for the specific Ordinances are the same and are as followed:

The basis for the foreclosure and evictions arises out of a substantial decrease in household or business income or substantial out-of-pocket medical expenses; and

The decrease in household or business income or the out-of-pocket medical expenses was caused by the COVID-19 pandemic, or by any local, state, or federal government response to COVID-19, and is documented.

Chart

| City/ County | Specifications |
|----------------------|--|
| Carlsbad | <ul style="list-style-type: none"> - Evictions will be suspended through May 31, 2020 - Tenant must be impacted by COVID-19 - Must notify Landlord before or within 10 days after rent is due - Tenant must pay within three months of the expiration of the local emergency |
| Oceanside | <ul style="list-style-type: none"> - Residential and commercial tenants impacted by COVID-19 are temporarily exempt from evictions through May 31, 2020 - Must notify Landlord prior to rent being due - Tenants have paid the portion of the rent that the tenant is able to pay |
| Encinitas | <ul style="list-style-type: none"> - Temporary moratorium on eviction for non-payment of rent by tenants impacted by COVID-19 - Within two weeks of providing the notice, the tenant shall provide the landlord with appropriate documentation - Tenants have six months after the end period to pay their landlords all unpaid rent - Moratorium shall last until the local emergency is terminated |
| San Marcos | <ul style="list-style-type: none"> - Temporary moratorium on eviction for non-payment of rent by tenants impacted by COVID-19 - Tenants within thirty days after the date that rent is due notifies landlord in writing loss of income due to COVID-19 and provides documentation to support the claim - Shall remain in effect through May 31, 2020 |
| Temecula | <ul style="list-style-type: none"> - Falls in accordance with CA Executive Order N-37-20 |
| Fallbrook | <ul style="list-style-type: none"> - Falls in accordance with CA Executive Order N-37-20 |
| Orange County | <ul style="list-style-type: none"> - Falls in accordance with CA Executive Order N-37-20 |



UNEMPLOYMENT

The CARES Act creates a temporary Pandemic Unemployment Assistance program through December 31, 2020. This program will provide payment to those not traditionally eligible for unemployment benefits (self-employed, independent contractors, those with limited work history, and others).

Includes an additional \$600 per week payment, on top of state benefit levels, to each recipient of unemployment insurance or Pandemic Unemployment Assistance for up to four months, through July 31. (Laid off workers currently qualify for up to 26 weeks of unemployment insurance. Provides an additional 13 weeks of federally-funded unemployment insurance benefits beyond the normal 26 weeks through December 31, 2020 to help those who remain unemployed after state unemployment benefits are no longer available.

California Unemployment Claims

All claims can be filed online. The website recommends, because of a large influx of applications, that all claims be submitted online.

Other states Unemployment Claims

Please contact your respective state's employment development offices for more information.

NAVY/MC RELIEF

Camp Pendleton South

Marine Corps Base, E St & 14th St,
Bldg 1121, Camp Pendleton, CA
92055-5006

760) 725-5337,
camppendleton@nmcrs.org

Camp Pendleton North

Camp Pendleton North, Bldg.
520512, P.O. Box 555006, Camp
Pendleton, CA 92055-5006

(760) 725-7497,
camppendleton@nmcrs.org

Student Loans

All loans owned by the Department of Education will be covered under the CARES Act, including having interest waived and payment suspended. Eligible loans include Direct Loans, Federal Perkins Loans, and Federal Family Education Loan (FFEL) Program loans held by the Department of Education. However, FFEL Program loans that are owned by private lenders, and some Perkins Loans which are owned by the college or university you attended, are not covered.

If you are enrolled in the Public Student Loan Forgiveness (PSLF) your loan payments will be deferred for six months. If you are with an employer where you are entitled to loan forgiveness after 120 on-time payments these deferred payments will counts towards your 120 payments.

Note - Private student loans are not eligible for protection, but you can contact your private student loan servicer to see if they, in their discretion, will provide some payment or interest relief.

Banking and Bank-Extended Consumer Credit

Federal regulators that oversee federal banks are encouraging banks to work with their customers to help them meet their financial needs, including waiving certain fees, increasing credit limits for some borrowers, and offering payment accommodations including modifying terms on current loans due to temporary financial hardship due to COVID-19.

The Department of Business Oversight secured support from national, state banks and credit unions for temporary delays in mortgage payments. In addition, the Commissioner of Business Oversight issued guidance to California financial institutions on 22 March, 2020, encouraging them during the state of emergency: to waive ATM fees, overdraft fees, and credit card late payment fees and also early withdrawal penalties on time deposits.

Certain national and California financial institutions have also been encouraged to increase ATM daily cash withdrawal limits; ease restrictions on cashing out-of-state and non-customer checks; increase credit card limits for creditworthy borrowers; and offer payment accommodations. Please visit your specific banking institution's webpage for more information about protections and benefits.

Fair Credit Reporting

Per The CARES Act, from 31 January 2020 until 120 days after the end of the national state of emergency, if a creditor has made an accommodation (such as a forbearance or workout) for a consumer pursuant to the state of emergency, the creditor shall report that account with the same status as prior to the accommodation to a consumer reporting agency. That is, if an account was current, it shall continue to be reported as current, while a delinquent account shall continue to be reported as delinquent. **Exceptions: The provision in The CARES Act does not apply to charged-off accounts. If the account was delinquent and the consumer manages to bring the account current during the period of accommodation, the account shall be reported as current.**

Immediate Assistance

If your family needs immediate assistance, the American Red Cross accepts applications on its website 24/7. <https://www.redcross.org/get-help/military-families/financial-assistance.html>

Marine Corps Community Services (MCCS) Personal Financial Management Program

For COVID-19 Financial Hardship sample letters please visit https://www.mccscp.com/wp-content/uploads/2020/04/2020-04-08_MFP-pfmp-financial-hardship-samples.pdf

MCCS is offering virtual counseling for individual clients and also virtual training. Please call 760-829-0245/0105/0175.

If you need assistance providing food, Feeding America has food banks across America. The closest one to MCB Camp Pendleton is located in San Diego. Please visit www.feedingsandiego.org

Cellular and Internet COVID-19 Relief

Multiple companies are offering COVID-19 related support if you are unable to pay bills due to COVID-19. It is still on the consumer to contact the service provider to see what is best for them.



INTERNET

- 1) Comcast: Comcast is taking steps to implement the following new policies for the next 60 days, and other important initiatives:
 - a) Xfinity WiFi Free For Everyone: Xfinity WiFi hotspots located in businesses and outdoor locations across the country will be available to anyone who needs them for free - including non-Xfinity Internet subscribers. For a map of Xfinity WiFi hotspots, visit www.xfinity.com/wifi. Once at a hotspot, consumers should select the “xfinitywifi” network name in the list of available hotspots and then launch a browser.
 - b) Pausing Data Plan: With so many people working and educating from home. While the vast majority of Comcast customers do not come close to using 1TB of data in a month, Comcast is pausing data plans for 60 days giving all customers Unlimited data for no additional charge.
 - c) No Disconnects or Late Fees: Comcast will not disconnect a customer’s internet service or assess late fees if they contact Comcast and let Comcast know that they can’t pay their bills during this period.
 - d) Internet Essentials Free to New Customers: As announced yesterday, it’s even easier for low-income families who live in a Comcast service area to sign-up for Internet Essentials. New customers will receive 60 days of complimentary Internet Essentials service, which is normally available to all qualified low-income households for \$9.95/month. Additionally, for all new and existing Internet Essentials customers, the speed of the program’s Internet service was increased to 25 Mbps downstream and 3 Mbps upstream. That increase will go into effect for no additional fee and it will become the new base speed for the program going forward.
- 2) Cox Communications: Cox is implementing the following COVID-19 relief for internet services:
 - a) Limited-time, first two months free of Connect2Compete service, \$9.95/month thereafter
 - b) Until May 15, 2020, Cox is providing phone and remote desktop support through Cox Complete Care at no charge to provide peace of mind and ease for technology needs
 - c) Resources for discounted, refurbished equipment through Cox’s association with PCs for People
- 3) CenturyLink: CenturyLink is implementing the following COVID-19 relief for internet services:
 - a) Waive late fees and will not terminate a residential or small business customer’s service for the next 60 days due to financial circumstances associated with COVID-19.

CELLULAR

- 1) Verizon: Verizon is offering the following COVID-19 relief for cellular services: Verizon will waive late fees and overage charges for 60 days from March 16 to May 13 for customers and small businesses who let Verizon know they are unable to pay as a result of economic hardship due to the COVID-19 pandemic, and will not terminate service to those customers.
- 2) AT&T: AT&T is offering the following COVID-19 relief for cellular services:
 - a) Waiving late payment fees for postpaid wireless, home phone, internet, U-verse TV, and DIRECTV.
 - b) Waiving domestic postpaid wireless plan overage charges for data, voice, or text. For both par 2(b)(2)(a) and 2(b)(2)(b) you must submit a waiver request and allow one to two billing cycles to see credit.
 - c) Will not terminate service and will waive late payment fees of any wireless, home phone, or broadband residential customer due to an inability to pay due to COVID-19
- 3) T-Mobile: T-Mobile is offering the following COVID-19 relief for cellular services:
 - a) T-Mobile has introduced T-Mobile Connect, a low price smartphone plan and has added lower-cost options for Metro by T-Mobile.
 - b) Dish will offer its entire portfolio of 600MHz spectrum at no cost on T-Mobile’s network to increase capacity for the next two months.
- 4) SPRINT: Sprint is offering the following COVID-19 relief for cellular services:
 - a) Providing unlimited data for 60 days to customers with metered data plans.
 - b) Giving 20 GB of free mobile hotspot to customers with hotspot capable devices.
 - c) Waiving per-minute charges for international long-distance calls from the U.S. to the CDC-defined level 3 countries.

FEDERAL/STATE TAX ACTIONS

Due to the Covid-19 pandemic the Federal and State tax services have taken swift action to combat the fears and answer the questions tax filers may have. The Federal government extended the filing date an extra 90 days without being penalized for late fees. The IRS has suspended and given waivers to multiple collection activities.

The Franchise Tax Board has extended the time to file and pay for calendar and fiscal year taxes. Calendar year filers with returns or payments in March or April have been extended to July 15, 2020. For fiscal year filers with filing or payment due dates between March 15, 2020 and July 15, 2020, the COVID-19 due date is July 15, 2020. New COVID-19 estimated payment due dates are July 15, 2020

An executive order issued by Governor Newsom on March 12, 2020, directs that taxes and fees administered by the Department of Tax and Fee Administration, requiring the filing of a statement under penalty of perjury setting forth the facts for a claim for relief, are suspended for a period of 60 days individuals or businesses who are unable to file a timely tax return or make a timely payment as a result of complying with a state or local public health official measures related to COVID-19

Federal Income Tax Action to Covid-19

Covid-19 Federal economic payments (\$1200) check and the unemployment (\$600) are not taxable and do not have to be declared.

All filers now have an extra 90 days to file their federal individual income tax returns without being subject to late filing penalties.

Tax deadline was extended to **July 15, 2020**.

Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov. Businesses who need additional time must file Form 7004.

Multiple suspensions and waivers on collection activities include personal income tax, business entity tax, and nontax debt (court-ordered debt and vehicle registration collection) programs through **July 15, 2020**.

If you have an existing payment plan and cannot pay due to Covid-19 hardships, you may request to skip payments by calling or going online.

If you are able to pay your monthly payments you are encouraged to do so because, interest will accrue on the unpaid balances. If you cannot submit forms or payments due to office closures, the office will deal with you on a case-by-case basis as long as you can prove reasonable cause.

California State Tax Action to Covid-19

California Income Tax

The Franchise Tax Board has announced extensions of time to file and pay for calendar year taxpayers and fiscal year taxpayers. For calendar year filers with returns or payments due in March or April, the COVID-19 due date to file and pay is July 15, 2020. For fiscal year filers with filing or payment due dates between March 15, 2020 and July 15, 2020, the COVID-19 due date is July 15, 2020. New COVID-19 estimated payment due dates are July 15, 2020.

Per the FTB, taxpayers claiming the special COVID-19 relief should write the name of the state of emergency (for example, COVID-19) in black ink at the top of the tax return to alert FTB of the special extension period. If taxpayers are e-filing, they should follow the software instructions to enter disaster information. <https://www.ftb.ca.gov/about-ftb/newsroom/covid-19/help-with-covid-19.html>

California Indirect Tax

An executive order issued by Governor Newsom on March 12, 2020, directs that the provisions of the Revenue and Taxation Code that apply to the taxes and fees administered by the Department of Tax and Fee Administration, requiring the filing of a statement under penalty of perjury setting forth the facts for a claim for relief, are suspended for a period of 60 days for any individuals or businesses who are unable to file a timely tax return or make a timely payment as a result of complying with a state or local public health officials' imposition or recommendation of social distancing measures related to COVID-19. The Department has indicated that the assistance available includes granting extension for filing returns, making payments and relief from interest.

Banking & Insurance Institution's Covid-19



Bank Institution

Protection/Relief

JP Morgan & Chase

Call Chase to discuss options.

Capital One

Minimum payment assistance

Deferred loan assistance

Fee suppression

Wells Fargo

Offering special *automatic* accommodations you do not need to call to request them:

Suspension of residential property

Foreclosure sales and evictions.

Suspension of involuntary automobile repossessions.

Bank of America

For consumer and small business deposit accounts, clients can request refunds of overdraft, insufficient funds and monthly maintenance fees.

Clients can request to defer payments and refunds of late fees on their small business loans.

U,S Bank

On auto loans, personal loans, mortgages and home equity loans, clients can request deferral of payment, with those payments added to the end of the loan. So long as clients are up to date, no negative credit bureau reporting will be made.

USAA Bank

Mobile check deposit limits have been raised for personal banking.

Offering reduced pricing on certain smaller personal loans and a Visa card with 0% into APR on purchases and balance transfer for 20 billing cycles.

Special payment assistance plans are in place for eligible members include, 90-day credit card payment deferral, 60-day payment extension on consumer loans, and special mortgage and home equity line of credit payment assistance. Call up to see if you qualify.

Citi Bank

Credit Cards

- Waiver of the minimum payment due requirement and late fees for 2 statement cycles.

Personal Loans

- Deferral of the monthly payment and waiver of late fees for 2 statement cycles.

Retail Bank

- Fee waivers on safe deposit box fees and non-Citi ATM usage fees, effective April 3, 2020. We are also extending fee waivers on monthly service fees as well as penalty waivers for early Certificate of Deposit withdrawals for an additional thirty days, to May 8, 2020.

Navy Federal Credit Union

Credit Cards

- Credit card limits increased to \$1,000.00
- Credit card late fee refunds
- Overdraft protection for checking accounts
- Overdraft and non-sufficient funds fee refunds
- Mobile deposit limit increase to \$50,000.00 per day

Mortgage

- Rate locks no matter how long it takes to close your loan.

Accessing and Sending Money

- No early withdrawal penalties on certificates
- free overnight shipping on cashier's checks and debit cards
- Increased withdrawal limit on an ATM not owned by Navy Federal up to \$1,000.00 per day.

Pandemic Relief Loan

- APR is currently 6%
- Able to borrow a minimum of \$250.00 and up to \$5,000.00, with terms up to 24 months.
+ Check Requirements for the Pandemic Loan Relief online or by calling.



 GEICO

GEICO is providing a 15 percent credit to our auto and motorcycle policyholders as your policy comes up for renewal between April 8 and October 7, 2020. The credit will also apply to any new policies purchased during this period. The credit is part of our ongoing efforts to assist policyholders during this unprecedented time.

The average auto policy has a semi-annual premium of about \$1,000 and generally covers more than one vehicle. This means we expect credits to average about \$150 per auto policy and \$30 per motorcycle policy.

Current policyholders can expect to see the credit when your policy renews. You do not need to take any action to receive this credit.

 Pause on Policy Cancellation for Non-Payment

*“We paused cancellation of coverage due to non-payment and policy expiration through at least April 30, 2020 or later as **directed by your state**. This pause is automatic for policyholders. We hope that this can provide some peace of mind to you.”*

***If you are still able to pay your bill, we encourage you to do so. If you can make a partial payment, that may also help reduce your overall balance.**

 Progressive

Personal auto premium credit

If you have an active personal auto policy at the end of April, you'll receive a credit for 20% of your April premium. We'll offer the same 20% credit to active personal auto customers at the end of May, and we may offer additional credits in the upcoming months.

There's nothing you need to do. We'll automatically calculate your credit at the end of each month, and then you'll see it reflected in your account within a few weeks. If you have a balance on your policy, we'll apply the credit directly to your remaining balance. And if you're already paid in full, we'll return the money to the payment account we have on file—so please make sure your payment details are up to date. This credit is subject to approval by state regulators.

Coverage assistance

Starting April 1, 2020, we'll waive late fees, pause collections, and hold off on canceling or non-renewing any active policies due to non-payment through May 15, 2020.

Some states have already issued leniency guidelines, so we will adjust this timeline to either meet or exceed any state-specific requirements.

Automatic payments will continue to go through unless you tell us to stop them. And after May 15th, any remaining balance on your policy will become due.

Billing leniency We encourage you to make a payment right now if you're able to.

 USAA Auto Insurance

No cancellation of policy or late fee charges if late payments are made through June 17, 2020. Refunding 20% of insurance premiums starting 31 March 2020. Special payment arrangements are available if you call the office.

