

MORATORIUM ON LOAN PAYMENTS

The COVID-19 pandemic has had a sudden impact on each one of us.

At Ariza Credit Union we are cognizant that some members may encounter financial challenges in the short to medium term. To assist with alleviating some of these challenges, we are offering a three (3) month moratorium, in the first instance, on the repayment of interest and principal on loans.

At the end of the three (3) month period, a thorough review will be conducted to determine whether the moratorium should be extended. Once the moratorium period has concluded, any interest accrued will be added to the loan and the new monthly repayment will be spread over a comfortable term. Alternatively, separate arrangements can be made for paying the accumulated interest. All other terms and conditions outlined in our last offer letter would remain in effect.

Throughout this period, request to increase Flexi-Credit limits will be considered, subject to our normal lending criteria.

This moratorium period offered is optional. To apply, please sign and return a copy of this letter. Alternatively, members can email us at info@arizacu.com or contact the nearest branch. Lending Officers can also be contacted directly.

We look forward to working with each member as we seek to successfully navigate through these difficult times. To discuss this further, members can contact their Loan Officer or sign and return a copy of this letter by e-mail or at our drop off box in our main lobby at Bruce Street, St. George's.

Sincerely,



.....

Lucia Livingston-Andall (Mrs.)
 CHIEF EXECUTIVE OFFICER

ST. GEORGE
 Bruce Street,
 St. George,
 Grenada
 P. 1 473 440 1759
 F. 1 473 440 8031

I/We apply for the three (3) month moratorium on:

Principal and interest
 Principal only

Name/s:
 Member Number(s):
 Date:

ST. ANDREW
 Lower Canal Road,
 Grenville,
 St. Andrew,
 Grenada
 P. 1 473 438 4929
 F. 1 473 438 4928

CARRIACOU
 Church Street,
 Hillsborough,
 Carriacou
 P. 1 473 443 7461
 F. 1 473 443 8520

.....
 Signature(s)

W. arizacu.com
 E. info@arizacu.com
 f [arizacreditunion](https://www.facebook.com/arizacreditunion)