

## Government Shutdown Program FAQs

### Eligibility

#### 1. How do I know if I qualify?

To be eligible for Navy Federal's government shutdown program, you must meet the following qualifications:

- you are a federal government employee or federal contractor paid directly by the government or you are a military service member whose direct deposit of pay will be impacted by a government shutdown due to lack of appropriated funding;
- your regular direct deposit was processed into an active Navy Federal account immediately before the failure to pay ("last eligible direct deposit");
- your regular direct deposit is at least \$250; and
- you repaid any prior Government Shutdown assistance that overdraw your account(s).

#### 2. Are government contractors eligible for the government shutdown program being offered by Navy Federal?

Government contractors may be eligible if their direct deposit of pay is received directly from the federal government and will be impacted by a government shutdown due to lack of appropriated funding. Your direct deposit of pay must have been processed into a Navy Federal account immediately preceding the government shutdown.

#### 3. Are new members eligible?

Yes. If you are a federal government employee or military service member whose direct deposit of pay will be impacted by a government shutdown, and your direct deposit of pay was processed into a Navy Federal account immediately preceding the government shutdown, you are eligible to participate in the program.

#### 4. What happens if I do not have a direct deposit?

If you do not have a direct deposit of pay, you will not be eligible for the benefits of the program.

### Registration

#### 5. How can I register for the program?

You can register on [navyfederal.org](http://navyfederal.org), on the Navy Federal mobile app, or call us at 1-888-842-6328.

**6. Can I withdraw from this program after I complete the registration?**

Yes. You may withdraw your registration at any time up to one day before the date your direct deposit of pay would have been scheduled to process into your Navy Federal account(s) for the government shutdown. To do so, you may contact Navy Federal at 1-888-842-6328. If you withdraw your registration, you will no longer be eligible to receive the assistance.

**7. After registering for the program, do I have to do anything else?**

No. If, as a result of the shutdown, the government fails to pay eligible members, Navy Federal will deposit the eligible amount into your account(s). Navy Federal reserves the right to limit the program to a single pay cycle or to ask the member to re-enroll should a shutdown extend beyond one pay cycle.

**8. How will the transactions show up in my account?**

Prior to posting, you will see “Adjustment” with a transaction type of credit or debit. Once the credit or debit is posted, the entry in your account will say “Government Shutdown Program Credit” or “Government Shutdown Program Debit.”

**9. Is there a registration deadline?**

Yes. For disbursement on or about your scheduled pay date, you must register at least one day prior to the date your direct deposit of pay would have been scheduled to be processed into your Navy Federal account(s). Navy Federal will continue to accept registration until one business day after the date your direct deposit of pay would have been scheduled to be processed.

**10. Do I have to re-register if I have registered for a Navy Federal government shutdown program in the past?**

If you registered for the Navy Federal government shutdown program in January 2026, you do not need to re-register. However, if your registration was for a previous shutdown program offered by Navy Federal, you must re-register for this one. Navy Federal reserves the right to modify the program’s Terms and Conditions if the shutdown extends beyond one pay cycle. Please note that an extension of the program does not guarantee continued eligibility.

**Program Details**

**11. Is there a cost associated with these disbursements?**

There is no cost to participate in this program.

**12. Will Navy Federal check my credit?**

No. Navy Federal will not obtain a credit report to evaluate your eligibility for the program.

**13. Will Navy Federal report this assistance to the credit reporting agencies?**

No. Navy Federal will not report information about this program to credit reporting agencies.

**14. Will Navy Federal advance the total amount of my direct deposit?**

Navy Federal will determine the disbursement amount based on your most recent direct deposit of pay that was processed into (a) Navy Federal account(s) prior to your pay being suspended due to the government shutdown.

Your disbursement amount will be based on the following:

| Last Eligible Direct Deposit | Disbursement Amount |
|------------------------------|---------------------|
| \$250 to \$500               | \$250               |
| \$500.01 to \$1,000          | \$500               |
| \$1,000.01 to \$1,500        | \$1,000             |
| \$1,500.01 to \$2,000        | \$1,500             |
| \$2,000.01 to \$2,500        | \$2,000             |
| \$2,500.01 to \$3,000        | \$2,500             |
| \$3,000.01 to \$3,500        | \$3,000             |
| \$3,500.01 to \$4,000        | \$3,500             |
| \$4,000.01 to \$4,500        | \$4,000             |
| \$4,500.01 to \$5,000        | \$4,500             |
| \$5,000.01 to \$5,500        | \$5,000             |
| \$5,500.01 to \$6,000        | \$5,500             |
| \$6,000.01 to \$6,500        | \$6,000             |
| \$6,500.01 to \$7,000        | \$6,500             |
| \$7,000.01 to \$7,500        | \$7,000             |
| \$7,500.01 to \$8,000        | \$7,500             |
| \$8,000.01 to \$8,500        | \$8,000             |
| \$8,500.01 to \$9,000        | \$8,500             |
| \$9,000.01 to \$9,500        | \$9,000             |
| \$9,500.01 to \$10,000       | \$9,500             |
| Greater than \$10,000.01     | \$10,000            |

**15. Why can't I get an amount that is equal to my normal net pay or a different amount than you are designating for me?**

Navy Federal designed this program with many things in mind, including that eligible members affected by the government shutdown are helped with addressing their immediate basic needs. We also understand that this program may not be adequate for every eligible member to navigate the difficulties they may face. If you are interested in exploring additional ways we can help, please contact us at 1-888- 842-6328.

**16. How will I receive the funds?**

Navy Federal will deposit the amount you are eligible for (as shown on the table above) into the account(s) in which your most recent direct deposit of pay was processed. If you enrolled before your pay date, the funds will be disbursed on your regular pay date.

**17. What if my direct deposit is processed into multiple Navy Federal accounts?**

If your direct deposit of pay is deposited into more than one Navy Federal account, the amount for which you are eligible will be based upon the total amount of direct deposits.

**18. How will I repay this assistance?**

Navy Federal will debit your account(s) for the same amount as Navy Federal disbursed to you beginning on the date that any back pay is made available to Navy Federal members via direct deposit or 60 days after you receive the last deposit, whichever is earlier.

**19. Will my disbursement(s) repayment occur at 60 days even if the government shutdown extends past that time?**

Navy Federal will continue to monitor the status of the shutdown and may make adjustments to the repayment schedule to align with back pay, as applicable.

**20. I normally get early access to my direct deposit of pay. Will I receive the funds on the typical early deposit date, or will they be deposited on the regular pay date?**

The funds provided through the Government Shutdown Program will be disbursed on your regular pay date – the date your direct deposit of pay would have been scheduled to process — not your typical early deposit date. (For members receiving military pay, you may reference the “Regular Military Funds Available” dates on our Military Active Duty and Retired Posting Calendar 2025.)

**21. What should I do if my loved one is deployed or otherwise unable to access the enrollment application for government shutdown assistance?**

If your loved one is eligible for the program but is unable to personally complete the enrollment application, you’re welcome to visit a branch or contact us at 1-888-842-6328 to discuss your situation. Our representatives are here to help ensure your family receives the eligible assistance during the government shutdown.

**22. What will happen if I do not repay the disbursed amount?**

If the full amount Navy Federal disbursed to you is not available on the date your account(s) is/are debited, your account may be overdrawn or may trigger the activation of your checking line of credit.