



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING AND SECURITIES

January 10, 2019

**To: ALL PENNSYLVANIA STATE-CHARTERED, LICENSED, AND REGISTERED
FINANCIAL SERVICES INSTITUTIONS AND COMPANIES, AND FEDERALLY
CHARTERED BANKS AND CREDIT UNIONS:**

As you are aware, President Trump and Congress are negotiating funding for nine federal departments as well as other agencies, whose total complement is approximately 800,000. The affected federal agencies include:

- U.S. Department of Homeland Security
- U.S. Department of Commerce
- U.S. Department of Housing and Urban Development
- U.S. Treasury Department
- U.S. Department of Agriculture
- U.S. Department of Interior
- U.S. Department of Transportation
- U.S. State Department
- U.S. Justice Department

This has resulted in a partial government shutdown with employees continuing to work without pay or who have been furloughed, as well as government contractors. There is uncertainty about the timeframe for a resolution, but this has resulted in financial impact to the employees of the affected agencies. This includes thousands of hardworking Pennsylvanians employed by the federal government across the Commonwealth.

Given the reality of delayed receipt of paychecks and income by federal workers who live in and or work in Pennsylvania, I ask that you consider extending your organization's support to affected federal employees as they cope with temporary income deferral. This may include, but is certainly not limited to, being responsive in your approach to minimum balance requirements; overdraft protections and fees; mortgage, car and credit card payments; late fees; delinquency reporting to credit bureaus; and the extension of credit to families experiencing hardship from the shutdown.

ROBIN L. WIESSMANN - SECRETARY

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In times of considerable financial stress, I would be remiss if I did not take a few moments to draw your attention to a source of current concern for the thousands of responsible women and men employed by affected federal departments during this partial government shutdown.

Thank you for your time and attention.

Sincerely,

A handwritten signature in blue ink that reads "Robin L. Wiessmann". The signature is written in a cursive style with a large, sweeping initial "R" and a long, horizontal flourish at the end.

Robin L. Wiessmann