

Financial Hardship Assistance

Pacific Oaks Federal Credit Union recognizes that current economic conditions are causing some members difficulties in making ends meet.

If you are having trouble keeping up with your mortgage payments with us we may be able to help you get back on schedule. If you are worried about making your payments or have fallen behind on payments please talk with us now. We may be able to provide some options or solutions that may help you avoid a loss. Potential solutions may include:

- Extension of payments
- Restructure of the loan terms
- Debt management programs with independent non-profit agencies

The most important thing is to not delay in contacting us.

The process is simple.

- Get prepared with your financial information so your process can move along quickly. Please complete your [financial worksheet](#) (click on the link to access) along with:
 - Your account number and loan suffix
 - Verification of your household income (recent pay slips, most recent income tax returns, self-employed profit & loss statement, retirement statements, etc.)
 - Current bank statements for savings, checking, IRA, 401K
- Call our toll-free number at 888-456-2227 and ask for mortgage assistance. You may also call our main office at 805-384-1100 x221. We will discuss your particular situation and talk about possible solutions to avoid a loss of your property.
- You may also mail or fax your financial worksheet to:
Pacific Oaks Federal Credit Union
ATTN: Mortgage Manager
761 Daily Drive #200
Camarillo, CA 93010

Fax: 805-384-1858

Be sure to include your name, account number and a return phone number where we will be able to reach you easily.

Other Resources

The U.S. Department of Housing and Urban Development (HUD) also sponsors housing counseling agencies that provide low- or no-cost assistance. [Click here to find a nearby HUD approved housing counseling agency.](#) You can also call toll-free (800) 569-4287 weekdays between 9:00am and 5:00pm Eastern Standard Time (6:00am to 2:00pm Pacific time). When you call the number, you can also receive an automated referral to the three housing counseling agencies located closest to you.