

BANKS

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Tens of thousands of Americans are facing unemployment as the coronavirus pandemic continues to affect daily life for cities and towns across the U.S.

Being without a job or facing reduced hours at work can make it difficult to pay your bills, including credit card, loan and mortgage payments. But the good news is that many banks and financial companies have announced they are willing to work with customers impacted by the coronavirus through a number of programs, including fee waivers and payment deferrals.

CNBC Make It rounded up a list of what many major banks are offering to do for Americans affected by the current health crisis. If your bank or financial institution is not listed, you should still reach out directly to ask about what assistance it can provide. We will update this list as we receive more information.

Ally

Effective Wednesday, March 18, Ally is offering the following financial support initiatives:

Will defer payment for existing auto customers for up to 120 days without incurring late fees or finance charges

Will give new auto customers the option to delay first payment for 90 days

Will defer payment for existing mortgage customers for up to 120 days without incurring late fees or finance charges

Will waive overdraft, expedited checks and debit card fees for existing bank customers for the next 120 days

Will waive fees on excessive transactions on savings accounts for existing bank customers for the next 120 days

To activate these and other forms of relief, customers should contact the following:

Ally auto customer care at 1-888-925-2559

Ally home loans customer care at 1-866-401-4742

Ally bank customer care at 1-877-247-2559

Bank of America

Effective Thursday, March 19, Bank of America announced it would do the following for customers with no negative credit bureau reporting for up-to-date clients:

Will refund overdraft fees, non-sufficient funds fees and monthly maintenance fees upon request for banking and small business customers

Will defer payments and issue refunds on late fees upon request for banking and small business customers

Will defer payments and issue refunds on late fees for small business loans upon request

Will defer payments, with payments added to the end of the loan, for auto loans upon request

Will defer payments, with payments added to the end of the loan, for mortgages and home equity lines of credit upon request

Will pause foreclosure sales, evictions and repossessions

For more information, customers should contact the following:

Bank of America auto customer care: 1-844-892-6002

Bank of America checking and savings customer care: 1-800-432-1000

Bank of America credit card customer care: 1800-732-9194

Bank of America mortgage customer care: 1-800-669-6607

BBVA

Effective through April 17, 2020, BBVA is initiating the following:

Will offer loan, line of credit and credit card payment deferrals or extensions

Will waive and refund ATM fees charged by other banks/ATM networks to use their ATMs

Will offer penalty-free CD withdrawals for CDs opened prior to March 1, 2020 upon request

For more information, customers should contact the following:

BBVA customer care: 1-844-222-3862

Capital One

In an email to CNBC Make It, the bank said it would offer the following:

Will offer financial relief options upon request, including limiting fees, providing minimum payment assistance and offering deferred loan payments

For more information, customers should contact the following:

Capital One credit cards customer care: 1-800-CAPITAL (1-800-227-4825)

Capital One bank customer care: 1-800-655-BANK (2265)

Capital One 360 customer care: 1-888-464-0727

Capital One personal loans customer care: 1-800-926-1000

Capital One auto customer care: 1-800-946-0332

JPMorgan Chase

The bank has said it will offer additional assistance to those affected by coronavirus. Chase did not immediately respond to CNBC Make It's request for specific programs it would be offering.

For more information, customers should contact the following:

Chase personal credit cards customer care: 1-800-432-3117

Chase banking customer care: 1-800-935-9935

Chase auto customer care: 1-800-336-6675

Chase mortgage assistance: 1-800-848-9380

Citi

Effective Monday, March 9, Citi will do the following for an initial 30 days:

Will waive fees on monthly services and penalties for early CD withdrawal for banking customers
Will waive monthly service fees, remote deposit capture charges and penalties for early CD withdrawal for small business customers
Offer credit line increases and collection forbearance programs for credit card customers
Offer a range of hardship programs through their service provider, Cenlar FSB, for eligible mortgage customers

To activate these and other forms of relief, customers should contact the following:

Citi banking customer care: 1-800-374-9700
Citi personal loans customer care: 1-800-685-0935
Citi credit card customer care: 1-800-950-5114
Cenlar FSB mortgage assistance: 1-800-2CENLAR (1-800-223-6527)

Fifth Third Bank

Ohio-based Fifth Third Bank is offering the following programs and initiatives:

Vehicle payment deferral program: offering payment deferral for up to 90 days and no late fees during the deferral period
Credit card deferral program: offering payment deferral for up to three payments and no late fees during the deferral period
Payment forbearance with no late fees for 90 days on mortgages and home equity lines of credit
Small business payment deferral program: offering a payment deferral program for up to 90 days, no late fees and a range of loan modification options
Will waive all fees on Fifth Third Fast Capital loans for six months
Will waive fees for up to 90 days for a range of consumer and small business deposit products and services
Will suspend any new repossession actions on vehicles for the next 60 days
Will suspend all foreclosure activity on homes for the next 60 days

For more information, customers should contact the following:

Fifth Third hardship line: 1-866-601-6391

Goldman Sachs

In an email to cardmembers on March 15, Goldman said it will offer the following:

Will waive payment for March without interest for Apple credit card users who enroll in Apple's customer assistance program
Will allow delayed payments without fees for Marcus customers for a month

For more information, customers should contact the following:

Marcus savings customer care: 1-855-730-SAVE (1-855-730-7283)

Marcus lending customer care: 1-844-MARCUS1 (1-844-627-2871)

Huntington Bank

Effective Tuesday, March 17, Huntington Bank will offer the following programs:

Consumer payment deferral program: will offer a payment deferral for up to 90 days with no credit bureau impact

Small business payment deferral program: will offer a payment deferral for up to 90 days with no credit bureau impact

Working to offer economic injury disaster loans for small businesses

Will waive late fees on consumer loan payments through at least the end of March 2020

Will waive late fees on business loan payments through at least the end of March 2020

Will suspend any new repossession actions associated with vehicles, RVs or marine craft financed by Huntington through at least the end of March 2020

Will enact reduced requirements for customers who want to redeem their already repossessed vehicle to one payment plus repossession fee

Will suspend any new foreclosure actions, specific to residential properties, unless required by federal or government agencies through at least the end of March 2020

For more information, customers should contact the following:

Huntington homeowner payment help: 1-800-323-9865

Huntington auto loan payment assistance: 1-800-445-8460

Huntington credit card payment assistance: 1-800-372-7725

PNC

In an email to CNBC Make It, the bank said it would offer the following:

Will waive or refund fees associated with deposit accounts or lending products, including credit cards and mortgages

Will offer assistance programs for customers with consumer or business loans, credit cards or mortgages

Will offer emergency hardship loans at a "low rate" for qualified consumer customers and employees

For more information, customers should contact the following:

PNC customer care: 1-888-762-2265

Santander Bank

Effective Monday, March 23, Santander said it will offer the following:

Will temporarily suspend payments, as well as refund late payment and overdraft fees for bank customers
Will stop collections calls
Will suspend mortgage and home equity line of credit foreclosures
Will waive early withdrawal penalties on CDs and waive outgoing wire fees for consumers
Will increase ATM cash withdrawal amounts available
Will offer extensions and payment deferral accommodations for existing small businesses clients
Will offer credit card limit increases
Will expand payment deferrals, waive late charges and issue lease extensions for lessees unable to return their vehicles for existing auto loan customers
Will defer first payment for 90 days for new customers financing their auto loans through Chrysler Capital and offer a 0% APR for 84 months on select 2019 and 2020 models available

For more information, customers should contact the following:

Santander Bank customer care: 1- 844-728-0999
Santander business banking customer care: 1-877-768-2265

TD Bank

In an email to CNBC Make It, the bank said it would offer the following:

Will offer financial relief options upon request, including fee refunds, early penalty-free access to CDs and payment extensions

For more information, customers should contact the following:

TD Bank customer care: 1-888-751-9000

Truist (formerly SunTrust and BB&T banks)

Truist instituted a number of relief measures:

Offers payment relief assistance for clients on consumer loans, personal credit cards, business credit cards and business loans

Will temporarily waive ATM surcharge fees

Will offer 5% cash back for qualifying purchases at grocery stores and pharmacies through April 15, 2020

For more information, customers should contact the following:

Heritage BB&T clients, please contact 800-226-5228.
Heritage SunTrust clients, please contact 877-820-2103

U.S. Bank

In an email to CNBC Make It, the bank said it would offer the following:

Will retroactively waive credit card fees

Will work to enhance skip-a-pay and payment deferral programs

Will continue to offer regularly available services, including rush replacement of a credit or debit card, increased credit limits and fee waivers for those experiencing hardship

Effective Friday, March 13, U.S. Bank reduced the cost of the following loans:

Simple Loan fees reduced to \$6 per \$100 borrowed (down from \$12 with autopay)

Personal Loan reduced APR of 2.99% for amounts between \$1,000 and \$4,999 for up to 48 months

For more information, customers should contact the following:

U.S. Bank dedicated customer care: 1-888-287-7817

Wells Fargo

In an email to CNBC Make It, the bank said it would offer the following:

Will offer fee waivers, payment deferrals and other expanded assistance for credit card, auto, mortgage, small business and personal lending customers who contact Wells Fargo directly

Will suspend residential property foreclosure sales, evictions and involuntary auto repossessions

For more information, customers should contact the following:

Wells Fargo customer care: 1-800-219-9739

<https://www.cnbc.com/2020/03/20/what-banks-are-doing-to-help-americans-affected-by-coronavirus.html>