



Jacqueline A. Marati

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Member FDIC

FOR IMMEDIATE RELEASE

Blanket 3 Month Deferment for all Bank of Guam Consumer Loan and Personal Credit Cards

March 19, 2020, Hagatna, Guam – Bank of Guam announces all customers with Personal Loans and/or Personal Credit Cards will have their payments automatically deferred. All Personal Loan payments will be deferred for 3 months, regardless of account status. All Personal Credit Card payments will be deferred for May, June, and July, also regardless of account status.

No action will be required by our customers to defer payments. However, customers with scheduled automatic deductions or payment will need to make arrangement for those payments to stop the deferral period.

CONSUMER LOANS

- *FTMs or auto payments via a Bank of Guam account*
Customers who want to move their transfer date from their Bank of Guam account can contact Loan Support Department or call our Familia Contact for assistance. Please note that the Familia Contact Center is open daily with limited hours. Requests can also be made via secure message in online banking or by emailing customerservice@bankofguam.com.
- *FTMs or auto payments via all other bank accounts*
Requests to move their transfer date that pull from other bank accounts will have to be made 4 business days prior to the next scheduled transfer date.
- *Payroll Deductions*
Customers that have payroll deductions should contact their employer to temporarily stop payroll deductions during the deferral period.
- *Recurring Payment via Online Banking*
Customers that have scheduled recurring payments through online banking will have to log into their online banking accounts and adjust their next payment date.

CREDIT CARDS

- *Auto Payments (AutoPay) made directly via gotomycard.com*



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Customers that have set up auto payments through gotomycard.com will have to make an adjustment to their next payment date. Please note, any changes will have to be made before their due date.

Mortgage and commercial loan customers may reach their respective departments for any questions. Mortgage customers can email mortgagebanking@bankofguam.com; Commercial loan customers can email commercialbanking@bankofguam.com.

Joaquin P.L.G. Cook, Bank of Guam President and Chief Executive Officer stated, "Bank of Guam has a tradition of escalating our efforts to support our community in times of their greatest need, and this deferment program is no different. We appreciate that our community is anxious about our loved ones, our jobs and our future; and we have listened to you."

He went on to say, "We continue to do what we can to help all of us through this time. Please continue to be responsible and do what you can to prevent the spread of COVID-19. Our branches remain open at a limited capacity, and I urge you to come in only if absolutely necessary. We are doing this blanket deferment so that we can take extra steps to ensure the safety of our employees and our community, and minimize in-person interaction. These are uncharted waters and we will get through difficult times together."

For additional information, please contact Jackie Marati at (671) 472-5258.