

ASSISTANCE IN TIMES OF

# Financial Hardship

**GMCU is a community conscious financial co-operative, striving to efficiently deliver excellence in service, in response to the needs of members.**

We understand that some members may face temporary periods of financial hardship due to various reasons, often beyond their control.

If you are finding it hard to make repayments on your loan, please contact your Branch Manager to discuss your financial position.

The type of assistance we may be able to provide will depend on your individual circumstances but we may be able to offer:-

- Tailored repayment arrangements based on what you are now able to afford
- Reduced repayments or postponed repayments
- Repayment extension periods
- Debt consolidation

We may require you to provide us with details of your current financial position to enable us to make an informed decision to your application for financial hardship.

We will advise you in writing when we make any decisions about your financial hardship application.

Please contact us as we are here to assist you if needed.

91-95 Fryers Street **Shepparton**  
Telephone 5821 9033

30 Bridge Street **Benalla**  
Telephone 5762 3380

2/130 Hare Street **Echuca**  
Telephone 5482 5333

36 Binney Street **Euroa**  
Telephone 5795 1771

85A Sydney Street **Kilmore**  
Telephone 5781 1221

145 Allan Street **Kyabram**  
Telephone 5852 2211

112 McLennan Street **Mooroopna**  
Telephone 5825 1999

102 Melville Street **Numurkah**  
Telephone 5862 2894

72 Station Street **Seymour**  
Telephone 5792 1075

33 Cowslip Street **Violet Town**  
Telephone 5798 1761

[info@gmcu.com.au](mailto:info@gmcu.com.au)



**Goulburn Murray  
Credit Union**