

# COVID-19 Payment Deferral Program FAQ

## What is Riverview's COVID-19 Payment Deferral Program?

- Riverview's COVID-19 Payment Deferral Program allows you to skip a loan payment for COVID-19 related reasons.
- Available for qualifying mortgage loans, home equity loans & lines of credit, vehicle loans and other personal loans.
- No fee is charged.
- No maximum loan amount.

## What types of loans qualify?

- Payment Deferrals are available for qualifying real estate secured loans, manufactured homes, home equity line of credit, vehicle, boat/RV/ATV/snowmobile, motorcycle, and personal loans
- For commercial loans and lines of credit please contact your Loan Officer.

## What types of loans are NOT eligible?

- Loans included in a bankruptcy or in default on any loan agreement.

## How many payments can I skip?

- You can use a COVID-19 Payment Deferral for up to three payments.

## What are some examples for a COVID-19-related skip?

- If you are in the service industry (restaurant, bar, hotel staff) and you have lost your job.
- If your work status has gone from full-time to part-time.
- If you or your someone you live with has been asked or directed to self-quarantine.

## Additional Information

- Interest on your loan will continue to accrue and skipping a payment may result in additional payments required to pay off the loan.
- Skipping a vehicle loan payment may affect GAP insurance coverage. Check your policy to be aware of any impact on coverage.

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