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List of banks offering help to customers impacted by the coronavirus

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Banks across the country are taking steps to help consumers impacted by the deadly coronavirus.

As of April 20, there are more than 750,000 confirmed cases of the virus in the United States and more than 2 million people infected with COVID-19 around the world, [according to data provided by Johns Hopkins University](#).

As retailers temporarily close up shop and employers cut back on hours, consumers should find out whether their banks are included on the list of those making policy adjustments.

Here's a running list of decisions some banks have made to support customers with CDs, checking accounts and other types of savings products who are struggling to make ends meet. *(This list will be updated on a regular basis as banks make changes to their policies for customers impacted by the coronavirus outbreak. For information on what credit card issuers are doing to help their customers during this crisis, [you can check this updated list](#).)*

Ally Bank

In an update sent through email March 27, Ally Bank said it will not charge savings and money market account holders excessive transaction fees or charge customers for overdrafts through July 18. Furthermore, there will be no fees for expedited shipping of checks or debit cards.

Retail banking customers with questions can call Ally Bank customer care 24/7 (1-877-247-2559). On its [hub page](#) with information about the coronavirus, Ally Bank encourages customers to download the bank's mobile app and enroll in online services. So far, the online bank has agreed to give \$3 million worth of support to communities in need.

There's also relief for existing Ally's auto loan and home loan customers in the form of payment deferrals for up to 120 days, without late fees. New auto loan customers can defer their initial payment for 90 days. Through July 18, fees are also waived for broker-assisted trades, overnight outbound check processing and paper statements for investors.

Bank of America

Bank of America's CEO has agreed to donate \$100 million to support vulnerable communities impacted by the outbreak and address other concerns. The bank has agreed to give up to \$250 million in capital to community development financial institutions and up to \$10 million in grants to help cover operations costs.

Account holders are welcome to contact the bank if they need financial assistance. On the [website](#), there's a link borrowers can use to request a payment deferral. Bank of America is also one of the banks that has agreed to [give customers access to government stimulus checks](#), without using the funds to cover accounts with negative balances.

Through the bank's [Financial Center and ATM locator](#), you can find out whether the nearest Bank of America facility is open. The bank is also adjusting the hours at financial centers. All financial centers will be open at set times during the week and during normal hours on Saturdays. Its page noting the steps they're taking in light of the spread of the virus also reminds customers that online banking and the Bank of America mobile app are also options.

BBVA

Customers of the regional bank based in Birmingham, Alabama should contact a representative to find out whether they qualify for any [assistance the bank is providing](#). You can also contact the bank to [address concerns about how the bank may use your government stimulus check](#).

CDs opened before March 1 can be withdrawn without penalty upon request. Customers who might benefit from a line of credit, credit card or loan payment extension or deferral can request one through the [online payment assistance portal](#). Upon request, BBVA is also refunding overdraft fees and waiving and refunding ATM fees charged by out-of-network banks and ATMs.

BBVA advises that customers use [this tool](#) to check the status of their local branch or ATM. Since March 20, the bank has been primarily providing services through its drive-thru window (in some branches on a limited basis). Except for appointments made in advance, walking through banking center lobbies is not permitted.

BMO Harris

A [press release](#) published March 31 mentions support for BMO Harris customers, including fee waivers for savings and checking account holders for up to two months and payment deferrals for borrowers for up to three months who have credit cards, mortgages, home equity, small business and personal loans.

Early withdrawal penalties for CDs are also waived. And consumers at risk of facing foreclosure or repossession have temporary relief as well.

Lobby access is temporarily unavailable at all branches except for the main one in Chicago, where there's limited access and a time frame (9:00 a.m. to 9:30 a.m.) for elderly customers only. Most branches are [operating primarily through drive-thru windows](#).

The regional bank, which has branches in eight states, including Minnesota, Kansas and Indiana has agreed to donate up to \$500,000 to support communities affected by the virus.

Capital One

The McLean, Virginia-based bank has a [page](#) that's dedicated to addressing questions and concerns related to the coronavirus. It's asking customers to reach out if they're going through a difficult financial situation. The [customer support section](#) of their website lists various phone numbers account holders can use depending on the product or account they have.

Effective Monday, March 16, Capital One Cafes nationwide are temporarily closing, the bank's website says, "due to growing public health concern and in an effort to be

proactive.” Branches in certain areas are also temporarily closing.

If you need to access a branch, check online first using the [Locations Finder tool](#) to find out if there’s one open near you. In the meantime, the bank recommends using its mobile app and other digital tools. Capital One ATMs, including most of the machines in the cafes and branches that are momentarily unavailable, are still accessible 24/7.

Chase

Mid-March, Chase [temporarily closed 20 percent of its locations](#) (1,000 branches). Other branches are still open, but are closing early. Customers who need branch access should visit the [Chase website](#) to find the nearest open location. Those who need assistance as a result of the coronavirus outbreak should reach out to the bank. Otherwise, customers should use the Chase mobile app and its other digital features.

Chase is another bank giving customers full access to their government stimulus payments. Normally, it can use extra payments to pay negative balances, but that [policy is temporarily waived for now](#).

Citi

Through May 8, monthly service fees for retail banking customers and early CD withdrawals penalties can be waived upon request. These fee waivers and an additional one for remote deposit capture fees can also be waived for retail bank small business customers. Upon request, safe deposit box fees and ATM fees for non-Citi ATMs can be temporarily waived, too. Like other big banks, Citi is also [preventing stimulus checks coming from the government from being used to make up for negative account balances for now](#).

Mortgage customers may be eligible for a hardship program and Citi credit card holders may benefit from collection forbearance programs. On April 7, the issuer announced that for two statement cycles, late fees can be waived for credit card holders and there’s a deferral of minimum payments. Forbearance programs are being

provided for student loan borrowers as well through Firstmark (they should be contacted directly).

Customers should reach out to the bank to find out if they qualify for assistance. Specific phone numbers are [listed on the website](#), although due to long wait times, it's advised to visit the website or use the app to manage your account.

In its branches, Citi is providing plenty of hand sanitizer and ensuring that workers are aware of health and safety guidelines released by the Centers for Disease Control and Prevention (CDC). Customers should use the ATM and branch locator to find out which branches have temporarily closed and which ones have adjusted their hours.

Citizens Bank

Citizens Bank announced March 23 that it's [dedicating \\$5 million](#) to aid small businesses and communities affected by the coronavirus outbreak. Support will be provided through relief programs. Customers with cash back credit cards from the bank have the option of having all or a portion of their rewards used to help others in need.

The bank's [resource hub](#) with information about the coronavirus outbreak mentions changes at branches, including temporary changes in hours (Monday – Friday from 10 a.m. to 3 p.m. and Saturdays from 9 a.m. to 12 p.m. at locations normally open on weekends) and the installation of plexiglass windows to separate tellers from customers. Drive-up windows are still available, but branch visits must be scheduled as appointments in advance. Only two customers can be present in the branch lobbies at all times and employees are helping customers at teller windows one at a time.

Customers are encouraged to use ATMs and the bank's digital banking services. Those struggling financially can call the bank's contact center (800-922-9999) to discuss fees and options such as no-penalty access to CDs. Under the bank's set of frequently asked questions, other phone numbers are listed for specific products and the bank notes that it is temporarily automatically increasing mobile deposit limits.

Discover

Discover has a page with [frequently asked questions](#) and phone numbers for customers with Discover loans and [credit cards](#) who have been impacted by the coronavirus.

Online banking customers who need assistance can call the number provided (1-800-347-7000). A spokesperson for the bank says customers may receive assistance related to payments, fees and interest.

Fifth Third Bank

Consumers experiencing financial difficulties as a result of the coronavirus should contact Fifth Third to find out whether they qualify for any of the hardship and payment loan assistance listed on the bank's website , such as the vehicle and credit card payment deferral programs. Payment forbearance is available for Fifth Third mortgage and home equity loan customers. There are phone numbers listed on the [website](#) to get in touch with representatives (800-972-3030) and a dedicated hardship assistance line (866-601-6391).

There's a fee waiver program, too, that will ensure that Fifth Third consumers and small business owners with deposit accounts won't be charged any fees for up to 90 days. Foreclosure actions on residential properties and repossessions of vehicles will also cease for the next 60 days.

Customers can check the branch and ATM locator to get the status of their nearest Fifth Third facility. Within the branches, staff are using cleaning procedures recommended by the CDC. Beginning March 21, branches are only available for access by appointment only. Appointments can be made by calling your [local branch](#).

Goldman Sachs

The company announced via email that customers using the online banking platform and lender, known as Marcus, would be [allowed to delay making payments](#) for a month. No interest will be charged and your loan term will be extended by one month. And users with an Apple Credit Card — which is issued by Goldman Sachs — will be able to

avoid making payments for the month of March entirely without worrying about accruing any interest.

In addition to offering personal loans, Marcus by Goldman Sachs is an online bank that provides access to high-yield CDs and savings accounts and no-penalty CDs that don't charge customers for withdrawals beginning seven days after opening an account. CD holders who need extra funds can request an early fee-free withdrawal by calling a number listed on the website (1-855-730-7283).

Key Bank

Key Bank, a regional bank based in Cleveland, announced March 25 that it's offering borrowers who are struggling financially the chance to defer payments for up to 90 days. Customers who qualify can avoid making interest and principal payments (though interest would still accrue) and the bank would not report anything negative to the credit reporting agencies. To find out more, you can call the number listed on the bank's website (1-800-539-2968).

Relief is available for small business owners, too. Customers who need to have fees or early CD withdrawal penalties waived or loans extended should also contact the bank.

Branch services are mainly accessible through the drive-thru option, although [appointments can be made online](#) to visit in-person, if needed. All branch lobbies are closed for now and beginning on March 30, certain branches will close temporarily. Digital banking options and ATMs will continue to be available.

PNC

The bank, which is headquartered in Pittsburgh, also has a [page](#) dedicated to answering questions customers may have related to the coronavirus. Effective March 20, the bank will close one-quarter of its branches until further notice and leave the rest open, operating mainly in a "drive-up only mode." Hours for the remaining locations will be reduced and will be open during the week from 10 a.m. to 5 p.m. and from 9 a.m. to 1 p.m. on Saturdays.

Customers who need to visit a branch to access safe deposit boxes or other services not accessible via an ATM, a drive-up window or through the bank's digital channels can make appointments. A [PNC branch locator](#) is available to see which branches remain open.

The bank also says it's willing to assist account holders experiencing a financial hardship and has customer service phone numbers listed by product. Consumer and mortgage hardship request forms are available online and emergency hardship loans can be requested, if needed. Student loan borrowers may be able to postpone payments without facing late fees.

The bank says it's willing to help retail bank customers, too, by waiving or refunding certain fees, such as overdraft fees and monthly service fees. To qualify, contact the bank directly (1-888-762-2265 or 1-800-352-2255 for Virtual Wallet customers).

TD Bank

The Cherry Hill, New Jersey-based bank has a list of bank stores on its [website](#) that are temporarily closed. For stores that remain open, most lobbies are closed but drive-thru service is available. The schedule with reduced hours is posted online.

Account holders facing a financial hardship due to the coronavirus should contact the bank. Phone numbers are listed. The website notes that customers may qualify for assistance, such as payment deferrals, late payment fee waivers for borrowers and refunds and fee waivers for small business customers.

Truist

The bank, which formed out of a recent merger between SunTrust and BB&T banks, says on its website that it's taking extra precautions to ensure the safety of its customers. Anyone who needs in-person branch access should [go online to book an appointment](#). Some branches are closed and others are mainly operating through drive-thru lanes. Information about branch hours at BB&T and SunTrust branches is also online.

Customers who need fast payment relief can submit an online request and defer payments on residential mortgages, credit cards and other consumer loans. Payments can be delayed for up to 90 days.

Other steps taken by the bank include waiving ATM surcharge fees temporarily for consumers and business owners and offering payment relief assistance for customers with credit cards, business loans and consumer loans. In addition, SunTrust and BB&T consumer credit card holders can get 5 percent cash back through Apr. 15 when they purchase certain items at pharmacies and grocery stores. There are also phone numbers listed on the [Truist website](#) that retail and business clients can call.

On Mar. 17, the Truist Financial Corp. pledged that it intends to donate \$25 million through its Truist Cares initiative to provide aid and supplies to clients, employees and communities across the U.S. impacted by the coronavirus. Through the Truist Charitable Fund, a \$1 million donation is immediately going to the CDC Foundation and Johns Hopkins Medicine. Through the Truist Foundation, a \$3 million donation will be given to United Way organizations that support local communities.

U.S. Bank

Customers of U.S. Bank will also find a [message from the CEO](#) on the bank's website. It outlines what the bank has done to protect its clients and retail bank customers, like providing extra hand sanitizer, wipes and spray in branches.

On March 13, U.S. Bank temporarily lowered costs for borrowers interested in personal loans and the bank's Simple Loan product, which has been touted as a [payday loan alternative](#) for low-income Americans who need access to small-dollar credit options. Mortgage assistance programs may allow homeowners to suspend payments for up to 180 days without worrying about late fees. And customers may qualify for increased mobile check deposit limits.

As of March 19, customers are being asked to use the bank's drive-up windows as activity inside many branches has been reduced. Hours at all branches have also been

reduced. Customers are reminded that they can check the availability of local branches and use the bank's digital capabilities to bank at home.

Wells Fargo

Customers of Wells Fargo also have a [hub page](#) to access for all updates regarding the coronavirus. Account holders who need financial assistance and want to discuss their options can click on the relevant links that provide contact numbers (though call volumes are high). Customers may qualify for payment deferrals, fee waivers and other forms of aid if they contact the bank.

[Non-customers can cash stimulus checks](#) without paying fees. And existing customers, for now, won't have to worry about their checks being used to cover negative balances.

The bank is encouraging account holders to use Wells Fargo's digital tools. Call centers are still open, but some branches have temporarily closed and some hours have changed at certain locations. To find out more, there is a [branch and ATM locator](#). In some branches, you'll need to go online and make an appointment for activities that can only be done in person.

The Wells Fargo Foundation has agreed to donate \$175 million to support public health aid efforts and address concerns, including housing security and food shortages.

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