

COVID-19 Relief Related Resources (Utility, Phone & Internet Services and Lenders)

How utility, phone and internet companies are giving consumers a break during coronavirus pandemic

The coronavirus outbreak has prompted telecommunications companies to give phone users extra data.

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AT&T: The cable, phone and media giant is [suspending the termination of wireless, home phone or broadband service](#) when customers can't pay their bills because of coronavirus disruptions. The company is also waiving related late fees. Like Comcast, AT&T is also providing free access to its public WiFi hot spots. The company also said its consumer home internet wireline customers and fixed wireless internet customers would receive unlimited data.

Verizon: Verizon said it is [waiving late fees and suspending service termination](#) for customers "negatively impacted by the global crisis."

T-Mobile: The mobile phone service provider is providing unlimited data to all current customers who have plans with data for the next 60 days. It will also provide additional data to mobile hotspot users.

Hyundai: The automaker is reviving its [Hyundai Assurance Job Loss Protection Program](#) to give owners "peace of mind in uncertain times" as the coronavirus outbreak leads to concerns that Americans will stop buying new cars and trucks. Hyundai said the program will provide up to six months of car payments to new buyers if they lose their jobs involuntarily. It will also provide 90 days of payment deferral on new purchases.

Ford Motor: Ford is [offering customers](#) "potential delay of payments to provide relief." It's also providing new-car buyers the chance to delay their first payment by 90 days.

Duke Energy: The utility is [suspending disconnections for non-payment](#). "Customers should pay what they can to avoid building up a large balance that will be harder to pay off later," the company said.

NV Energy: The utility [is suspending disconnections](#) "for our customers directly impacted by this crisis" and is waiving late fees and deposits "for customers who experience financial hardships related to COVID-19, or are unable to pay due to self-isolation."

PSE&G: The utility is suspending shutoffs to residential customers for non-payment through the end of April, "at which time PSE&G will evaluate the continued need," according to an email sent to customers.

Charter Communications: The telecommunications company is [providing free Spectrum broadband and Wi-Fi internet](#) for the next 60 days to households with K-12 students or college students who don't already have a subscription. Like Comcast and AT&T, it's also offering its Wi-Fi hot spots for free to the public.

Atlanta Gas Light: The utility [has suspended shutoffs](#) for seven days while it evaluates its options.

Dominion Energy: The utility [has suspended disconnections](#) for nonpayment.

National Grid: The company is [suspending service disconnections](#) and other "collections-related activities" through the end of April, after which the policy will be reevaluated.

Atlantic Broadband: The company [will not terminate service](#) for residential or small business customers due to nonpayment if they've faced "disruptions caused by the coronavirus pandemic." It is also waiving late fees that customers "might normally incur because of their economic circumstances related to the coronavirus pandemic."

Enterprise: The rental car company is [reducing the minimum age](#) for renting a car to 18 through [May 31](#) "to make it easier for students to get home to their families" due to the suspension of college courses.

Hertz: The rental car company has also reduced the minimum age for renting a car to 18 through [May 31](#) and is waiving the associated "young renter fee."

Northern Indiana Public Service Company: NIPSCO is [suspending shutoffs](#) for nonpayment until further notice.

Green Mountain Power: The utility is suspending shutoffs and is deferring bill collection in recognition of financial hardships some customers may face due to the coronavirus outbreak.

Contributing: Kelly Tyko, USA TODAY; Aki Soga, Burlington Free Press

Lenders:

22 lenders that will help you with auto loan and lease payments in response to COVID-19

Ally Bank

Ally is allowing customers to defer auto loan payments for up to 120 days. You won't pay late fees, but finance charges will continue to accrue.

If you choose to defer, remember to cancel auto-pay through Ally.

[Learn more about Ally's response to COVID-19 here.](#)

Bank of America

Bank of America is offering assistance with auto loans on a case-by-case basis. If you have a Bank of America account, you can apply for deferral online.

[Learn more about Bank of America's response to COVID-19 here.](#)

BMW Financial Services

BMW hasn't provided details about how it will help customers who have been affected by the coronavirus, but you can [contact customer service](#) to ask about payment assistance.

[Learn more about BMW's response to COVID-19 here.](#)

Capital One

Capital One encourages customers who are facing financial hardship due to call [1 \(800\) 946-0332](#) to discuss payment options.

[Learn more about Capital One's response to COVID-19 here.](#)

CarMax

If you've been financially impacted by the coronavirus, you can call CarMax at [1 \(800\) 925-3612](#).

[Learn more about CarMax's response to COVID-19 here.](#)

Chase

If you've leased a car through Chase and your term is coming to an end, Chase will automatically extend your lease for up to six months, so you don't need to call to confirm your extension.

The company is offering a variety of payment assistance programs for car owners and lessees. If you have a Chase auto loan, you can call [1 \(800\)336-6675](#). If you have a lease, call [1 \(800\) 227-5151](#).

[Learn more about Chase's response to COVID-19 here.](#)

Chrysler Capital

Chrysler Capital has programs to help customers affected by the coronavirus, but it doesn't provide details on its website. The company encourages people to call [1 \(855\) 563-5635](tel:18555635635) to discuss payment assistance.

[Learn more about Chrysler Capital's response to COVID-19 here.](#)

Fifth Third Bank

Fifth Third Bank is offering auto loan payment deferral for up to 90 days, and you will not have to pay late fees. The bank is also pausing auto repossessions for 60 days.

[Learn more about Fifth Third Bank's response to COVID-19 here.](#)

Ford Motor Credit

You may be able to defer or alter payments on the vehicle you own or lease. Call Ford at [1 \(800\) 723-4016](tel:18007234016) to talk about your payment schedule.

[Learn more about Ford's response to COVID-19 here.](#)

GM Financial

GM is waiving fees for late payments occurring between [March 1](#) and [April 30](#). The company is waiving fees for everyone automatically, so you don't need to contact customer service about a late payment.

If your payment is more than 30 days late between [March 1](#) and [April 30](#), GM will report "Special Comment Code AW – Affected by Natural or Declared Disaster" to credit bureau agencies to minimize the effect on your credit score.

If you're leasing a vehicle, you can extend your lease for up to one month. GM will automatically extend your lease during this time.

[Learn more about GM's response to COVID-19 here.](#)

Honda Financial Services

Honda is offering payment deferrals and extensions to current customers. You will not have to pay late fees during this time.

[Learn more about Honda's response to COVID-19 here.](#)

Hyundai Motor Finance

Hyundai will allow you to defer payments for up to three months if you're a current customer who loses your job due to the coronavirus or is affected medically before [April 30](#).

Did you buy or lease a Hyundai vehicle between [March 14](#) and [April 30](#)? If you lose your job this year, Hyundai will offer you up to six months of payment relief.

[Learn more about Hyundai's response to COVID-19 here.](#)

Kia Motor Finance

You can defer auto payments for up to 90 days through Kia. Speak with a customer service agent at [1 \(866\) 331-5632](#).

[Learn more about Kia's response to COVID-19 here.](#)

Lexus Financial Services

Lexus is offering payment relief for current customers and lease-end support for people near the end of their lease agreement. Call [1 \(800\) 874-7050](#) to explain your situation to a Lexus representative.

[Learn more about Lexus' response to COVID-19 here.](#)

Lightstream of Truist Bank

You can defer auto payments for up to 90 days through Lightstream, the lending company under Truist Bank.

[Learn more about Truist's response to COVID-19 here.](#)

Mercedes-Benz Financial Services

Mercedes-Benz is offering assistance to customers who have been financially impacted by the coronavirus, but the company hasn't published details. You can call [1 \(800\) 654-6222](#) to explain your situation to a customer care agent.

[Learn more about Mercedes-Benz's response to COVID-19 here.](#)

Nissan Motor Acceptance

Nissan is allowing payment extensions for both car owners and lessees who have been affected by the coronavirus. Call [1 \(800\) 456-6622](#) to speak with a Nissan representative.

[Learn more about Nissan's response to COVID-19 here.](#)

Old Point National Bank

Old Point National Bank is offering deferrals for auto loan payments. You can call [1 \(757\) 728-1290](tel:1(757)728-1290) to speak with a customer representative.

[Learn more about Old Point's response to COVID-19 here.](#)

Santander Bank

You can apply for a payment deferral through Santander without facing a late fee. The bank is also offering lease extensions for people who can't return their car during this time.

[Learn more about Santander's response to COVID-19 here.](#)

Toyota Financial Services

You may apply for deferral or extension if you've been impacted by COVID-19. Toyota is offering assistance with both auto loans and leases.

[Learn more about Toyota's response to COVID-19 here.](#)

USAA Bank

USAA Bank mentions on its website that it's providing assistance with consumer loans, but it doesn't go into detail. You can call [1 \(855\) 764-4617](tel:1(855)764-4617) to speak with a representative about your situation.

[Learn more about USAA's response to COVID-19 here.](#)

Wells Fargo

Wells Fargo is providing payment deferrals, fee waivers, and other assistance for auto loans on a case-by-case basis. The bank has paused automobile repossessions until further notice.

[Learn more about Wells Fargo's response to COVID-19 here.](#)