



Contact: Mark Leach
Media Relations
817-569-2419
msleach@firstcommand.com
www.firstcommand.com

FOR IMMEDIATE RELEASE
Feb. 27, 2015

First Command Will Cover Coast Guard Pay In Event of Government Funding Crisis

*Direct deposit pay will be extended to First Command's Coast Guard banking clients
as part of larger plan to address possible financial difficulties*

FORT WORTH, Texas –First Command Financial Services, Inc. announced today that it will extend direct deposit pay to its U.S. Coast Guard banking clients to address potential financial hardships in the event Congress is unable to settle an agreement over funding for the Department of Homeland Security.

“We are committed to doing all we can to ensure that our clients are not financially harmed by government actions – or inactions – that are beyond their control,” said Scott Spiker, CEO of First Command. “In 2013 we stepped up to help federal employees. Today we are acting on behalf of our Coast Guard clients who may be impacted if Congress fails to reach agreement on \$40 billion in funding for the Department of Homeland Security. We recognize that Congress is expected to vote later today. Regardless of the vote, we stand by our Coast Guard client families and are prepared to support them in various ways. We again commit to help our clients through another period of uncertainty and ensure their family finances are squared away.”

In the event government action impacts Coast Guard paychecks, First Command Bank is prepared to offer a zero-interest payroll advance loan to clients with existing direct deposit arrangements at First Command Bank. The loan will be approximately equal to the client’s expected direct deposit.

First Command Bank is also prepared to offer:

Loan Assistance. Understanding that this government action may strain family budgets, First Command Bank is prepared to work with clients on any First Command Bank loan payments.

Penalty-free early C.D. withdrawals. First Command Bank will waive any early withdrawal penalties for clients who need to redeem a First Command Bank Certificate of Deposit prior to its maturity.

Secured Lines of Credit. First Command Bank is ready to help clients use their non-tax qualified mutual fund as collateral for a low interest rate line of credit.

Special handling of credit card accounts. First Command Bank’s Visa cardholders will be offered priority processing for increases to credit limits and deferments of monthly payments. The bank will also waive cash advance fees.

Meanwhile, First Command Financial Advisors are prepared to offer guidance on dealing with federal allotments for investments and insurance as well as other issues affecting family finances.

“While we continue to hope that lawmakers will reach a suitable agreement, our knowledgeable Financial Advisors are available now to discuss possible ramifications for the finances of our clients,” Spiker said. “We have helped thousands of military and federal employees and their families plan for their financial futures, supporting them through times both good and bad. We are committed to make good on our mission of coaching those who serve in their pursuit of financial security.”

About First Command

First Command Financial Services and its subsidiaries, including First Command Bank and First Command Financial Planning, assist American families in their efforts to build wealth, reduce debt and pursue their lifetime financial goals and dreams—focusing on consumer behavior as the first and most powerful determinant of results. Through knowledgeable advice and coaching of the financial behaviors conducive to success, First Command Financial Advisors have built trustworthy, lasting relationships with hundreds of thousands of client families since 1958.

First Command Financial Services, Inc., is the parent of First Command Financial Planning, Inc. (Member [SIPC](#), [FINRA](#)), First Command Insurance Services, Inc. and First Command Bank. Financial planning services and investment products, including securities, are offered by First Command Financial Planning, Inc. Insurance products and services are offered by First Command Insurance Services, Inc., in all states

First Command Financial Services, parent of First Command Financial Planning, Inc. (Member SIPC)

1 FirstComm Plaza • Fort Worth, Texas 76109-4999 • PO Box 2387 • Fort Worth, Texas 76113
1.800.443.2104 • Overseas, Call 1.817.731.8621 • www.firstcommand.com

*except Montana, where as required by law, insurance products and services are offered by First Command Financial Services, Inc. (a separate Montana domestic corporation). Banking products and services are offered by First Command Bank. In certain states, as required by law, First Command Insurance Services, Inc. does business as a separate domestic corporation. Securities products are not FDIC insured, have no bank guarantee and may lose value. A financial plan, by itself, cannot assure that retirement or other financial goals will be met. **First Command Educational Foundation is a 501(c)(3) public charity. It is not affiliated with First Command Financial Services, Inc., or any of its affiliated entities.***