

## Oregon Department of Consumer and Business Services Division of Financial Regulation, Bulletin No. DFR 2025-7

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To: Oregon-regulated collection agencies and debt buyers, depository institutions, lenders and loan servicers, and pawnbrokers

Date: October 20, 2025

RE: Providing relief and assistance to individuals affected by the federal government shutdown

### I. Purpose

This bulletin encourages Oregon state-regulated financial institutions and entities providing financial products and services to take active measures to help individuals affected by the federal government shutdown, including but not limited to federal employees subject to furlough or required to work without pay. This includes providing options to avoid delinquencies and adverse credit reporting, avoid or postpone evictions and foreclosures, waive various fees, and provide clear communication and proactive customer service for any Oregon resident affected by the shutdown.

### II. Background

Due to the failure of Congress to complete the annual federal budget process or pass a continuing resolution or other funding measure, as of October 1, the federal government is experiencing an ongoing partial shutdown. According to the Oregon Employment Department (OED), there are approximately 30,000 workers on the federal payroll in Oregon, of whom OED estimates 10,000 were affected by the lapse in appropriations as of October 1.<sup>1</sup> These employees may be either furloughed or, in some instances, required to work without pay. In either case, although back pay may eventually be available, many affected Oregon residents will likely experience at least temporary financial hardship through no fault of their own.

The Division of Financial Regulation (division), on behalf of the Department of Consumer and Business Services, is providing this guidance to our state-regulated financial institutions and entities providing financial products and services on reasonable measures and accommodations that may be provided to mitigate the adverse impacts of the shutdown on affected Oregon residents.

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<sup>1</sup> See <https://www.oregon.gov/employ/NewsAndMedia/Documents/2025-10-01-Federal-Shutdown-News-Release.pdf>

### **III. Director's Guidance**

The division encourages state-regulated financial institutions and entities providing financial products and services to take active measures to provide help to people affected by the federal government shutdown. All accommodations provided should comply with all applicable state and federal statutes and regulations. These steps include:

#### **Collection agencies and debt buyers:**

- Taking steps to accommodate debtors experiencing hardships related to the shutdown, such as reduced income, reduced hours or lost employment;
- Offering payment accommodations for affected debtors, such as allowing a debtor to defer payments, extending payment due dates, or otherwise adjusting terms of existing payment plans;
- Waiving late payment, online payment or nonsufficient funds fees for affected debtors;
- Temporarily suspending collection activities for all accounts of affected debtors experiencing significant financial hardship; and
- Providing clear communication and proactive customer service for Oregon residents affected by the shutdown, including but not limited to providing information about options and flexibilities via all appropriate communications channels, and providing appropriate resources to customer service staff to provide informed assistance.

#### **Depository institutions:**

- Waiving overdraft and nonsufficient funds fees for affected Oregon residents.

#### **Mortgages:**

- Forbearing mortgage payments for affected Oregon residents, extending forbearance as needed to provide reasonable accommodation depending on the duration of the shutdown;
- Offering affected mortgagors grace periods to complete trial loan modifications, and ensuring late payments during the shutdown do not affect their ability to obtain permanent loan modifications; and
- Postponing foreclosures and evictions for affected Oregon residents, extending

postponement as needed to provide reasonable accommodation depending on the duration of the shutdown.

### **Mortgages and other loans:**

- Offering payment accommodations to affected Oregon residents, such as allowing borrowers to defer payments, extending payment due dates, or otherwise adjusting terms of existing loans to enable affected borrowers to avoid delinquencies and negative credit agency reporting;
- Easing credit terms for new loans for affected Oregon residents;
- Refraining from reporting late payments to credit rating agencies for affected Oregon residents;
- Waiving late payment fees and any online payment fees for affected Oregon residents; and
- Providing clear communication and proactive customer service for Oregon residents affected by the shutdown, including but not limited to providing information about options and flexibilities via all appropriate communications channels including websites and apps, and providing appropriate resources to customer service staff to provide informed assistance.

### **Pawnbrokers:**

- Extending redemption dates for affected debtors;
- Reducing interest rates for affected debtors;
- Reducing or waiving fees for affected debtors; and
- Providing clear communication and proactive customer service for Oregon residents affected by the shutdown, including but not limited to providing information about options and flexibilities via all appropriate communications channels, and providing appropriate resources to customer service staff to provide informed assistance.

This bulletin applies to:

- Banking institutions as defined in ORS 706.008
- Collection agencies required to be registered under ORS 697.015
- Credit unions as defined in ORS 723.006
- Debt buyers required to be licensed under ORS 646A.643

- Mortgage bankers, mortgage brokers, and loan originators, as defined in ORS 86A.100, and required to be licensed under ORS 86A.095
- Mortgage servicers as defined in ORS 86A.303
- Pawnbrokers required to be licensed under ORS 726.040
- Payday loan lenders and title loan lenders as defined in ORS 725A.010
- Persons required to be licensed as consumer finance lenders under ORS 725.045

This bulletin is effective on issuance. This bulletin does not modify any existing law or regulation or the enforcement thereof.



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TK Keen, Administrator  
Acting Insurance Commissioner  
Division of Financial Regulation

10/20/2025

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Date