



GOVERNMENT EMPLOYEES' RETIREMENT SYSTEM  
OF THE VIRGIN ISLANDS  
"Contributing today for a better tomorrow"

Press Release  
FOR IMMEDIATE RELEASE

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Media Contact: Dannica Thomas

Tel: (340) 776-7703 ext. 4203

Email: [communications@usvigers.com](mailto:communications@usvigers.com)

**GERS ANNOUNCES ACTIVE MEMBERS LIMITED PERSONAL LOANS PROGRAM**

St. Thomas, VI –

The Government Employees' Retirement System ("GERS") is pleased to provide the following update regarding the Limited Personal Loans Program for its active members.

Beginning on Monday, May 4, 2026, GERS active members may complete the Interest Form and schedule an appointment online at [www.usvigers.com](http://www.usvigers.com). Appointments are available from June 1, 2026, until July 31, 2026, or until funds allocated are exhausted, whichever comes first.

Qualifying applications for new loans will be processed before qualifying applications to increase existing personal loan balances.

Active GERS members who are unable to complete the Loan Interest Form online are welcome to visit the GERS offices on St. Croix (Orange Grove) and St. Thomas (Waterfront) beginning Monday, May 4, 2026, where they will be assisted by a Customer Service Representative.

**A \$50.00 application fee will be deducted from the loan proceeds. An appointment does not confirm eligibility or availability of funding.**

**Key features of the Limited Personal Loans Program include:**

**Funding Allocation:** \$20 million available for personal loans, with \$10 million allocated per district.

**Eligibility:** Active members with a minimum of two years of credited service (contributions) to the Government of the Virgin Islands are eligible to apply.

**Loan Amount:** Active members may apply for a personal loan of up to \$10,000 or 75% of their contributions, whichever is less. The maximum amount allowable for any applicant shall be further reduced by any personal loan principal balance outstanding.

**Loan Term:** The loan term is five (5) years at an 8% interest rate. The payoff date must occur before the active member reaches age 70.

3438 Kronprindsens Gade | GERS Complex – Ste. 1 | St. Thomas, VI 00802-5720 | 340.776.7703

3004 Estate Orange Grove – Ste. 1 | Christiansted, VI 00820-4260 | 340.718.5480

[www.usvigers.com](http://www.usvigers.com)





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For more information and updates on the Limited Personal Loans Program, please call our Customer Service office at (340) 693-3939 or visit the GERS' website at [www.usvigiers.com](http://www.usvigiers.com).

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