

What Should Someone Do if He Already Has a Loan Taken Out From a Credit Union?

**Rabbi Shmuel Honigwachs**

**Question:** In the last segment, we explained that loans from credit unions may be more halachically problematic than loans from banks. What should someone do if he already has a loan taken out from a credit union? Is there any way to remedy the problem?

**Answer:** According to Rav Shlomo Miller, one may be lenient if he finds himself in a pressing situation, and only a small percentage of shareholders are Jewish; therefore, he wouldn't have to annul the loan.

If someone wishes to be *machmir* and consider this to be ribbis, it would lead into a broader question of one who discovered that his loan arrangement contains ribbis, which he has no practical way to avoid paying. Does he have to give up his car or house in order not to pay *ribbis*?

Rav Shlomo Zalman Auerbach and Rav Elyashiv are quoted as saying that if someone owes money with interest to the Israeli electric company - which is Jewish-owned - he is permitted to pay the interest fee if he is only doing so in order to save himself from having his electricity cut off. The same would seem to apply here as well. However, Rav Shlomo Miller is uncomfortable with applying this leniency as a blanket *heter*, especially in light of the fact that we may be dealing with cases that are potentially forbidden *d'ohraysia*. He suggests having one's friend or relative make the payments on his behalf, with the debtor then reimbursing him. This arrangement needs to be done in a very specific way; therefore, if someone finds himself in this situation, he should speak to a Rav to work out the details of the solution.