**[Your Name]** [Your Address]
 [City, Province, Postal Code]
 [Date]

**[Recipient Name or Department]** [Bank/Mortgage Lender Name]
 [Address]
 [City, Province, Postal Code]

Dear [Recipient Name or Department],

**Re: Potential Strike or Lockout at Queen’s University – Request for Payment Options**

I am writing to inform you of a situation that may impact my ability to meet my financial obligations in the coming months. As a member of Queen’s University staff, represented by United Steelworkers Local 2010, I face the possibility of a strike or lockout in the early months of 2025. In anticipation of this potential disruption, I am reaching out in advance to explore possible options for managing my payments.

Queen’s University support staff, along with other university employees, have been facing significant challenges in bargaining for fair wages, secure working conditions, and equitable treatment. Over the years, we have seen stagnating compensation, increasing workloads, and a lack of meaningful commitment from the employer to address these concerns.

Recently, Queen’s administration has escalated labour tensions by threatening to lock out postdoctoral fellows during their bargaining process. Given this precedent, there is a genuine concern that similar tactics may be used in our case.

If a strike or lockout occurs, I want to ensure open communication and avoid any negative consequences for my accounts. Options such as temporary payment deferrals, adjusted payment schedules, or other accommodations would be greatly appreciated.

Please let me know the best way to proceed with this request. I am happy to provide additional documentation or meet with a representative to discuss this matter further.

Thank you for your understanding and support during this challenging time. I look forward to hearing from you.

[Account/Loan Number/Amount Information]

Sincerely,
 [Your Full Name]
 [Contact Information: Phone Number, Email Address]