

# Western Region Federal Credit Union wants to give you a vacation from your loan payment!

## Skip a Payment on your Credit Union Loans With Our Summer Skip-A-Payment Offer

Just when you need it most! The summer always seems to cost more than we anticipate. Kids out of school, summer parties, traveling to visit family and friends, hosting out-of-town visitors, and don't forget that summer vacation! If you could use some extra cash for the summer season, we'd like to help!

If you have an outstanding loan with Western Region Federal Credit Union, you may be eligible to skip a payment this summer season for any regular installment loan such as signature loans, auto loans and other loans secured with collateral. First payment due cannot be skipped.

If you have more than one loan with us, you can skip a payment for each loan. The timing couldn't be better, and it couldn't be easier to do! Just select the month you want to skip – July, August or September – and we'll take care of the rest. If your payment is made through payroll deduction, it will be deposited into your credit union savings account until you need it.

There is a \$25 processing fee per loan to take advantage of this service. You don't have to send any money if you would like for us to simply deduct the fee from your credit union savings account. Otherwise, please make sure that the fee is available in your savings account when you send in your Skip-A-Payment authorization form and be sure to indicate which month you would like to skip. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan is delinquent at the time you wish to skip your payment, we will be unable to process your request.

Take advantage of this special opportunity to have some extra cash on hand for summer expenses! Simply complete the information on the coupon below, and drop it off or mail it to the credit union office.

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**THIS FORM MUST BE RECEIVED 2 PAY PERIODS BEFORE YOUR LOAN(S) DUE DATE**

(PLEASE PRINT)

Name \_\_\_\_\_ Summer

Address \_\_\_\_\_ Skip-A-Payment

City, State, Zip \_\_\_\_\_ Coupon

Account or SS # \_\_\_\_\_

Indicate the month you want to skip:  July  August  September

Please take the fee from my account \_\_\_\_\_ I am paying the fees with the enclosed check \_\_\_\_\_

Loan #'s to skip: \_\_\_\_\_

Your Signature \_\_\_\_\_ Joint Signature, if any \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

By signing above you authorize Western Region Federal Credit Union to extend your final loan(s) by one month. The \$25 processing fee per loan will be automatically deducted from your CU Share Account if not mailed in with your coupon. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through Payroll Deduction will be deposited into your CU Savings Account for the month you are skipping your payment. First payment due cannot be skipped. All loans can be skipped except real estate, credit card, advance pay, promotional, open end, and student loans.