

Western Region Federal Credit Union
wants to give YOU a holiday from your loan payment!

Skip a Payment on your Credit Union Loans With Our

Holiday Skip-A-Payment Offer!

Just when you need it most! The holidays always seem to creep up on us and cost more than we anticipate. Could you use a little extra this holiday season for gift giving, kids out of school, parties, traveling to visit family and friends, hosting out of town visitors, maybe even a winter vacation! If you could use some extra cash for the holiday season, we'd like to help.

If you have an outstanding installment loan with Western Region Federal Credit Union, you are entitled to skip a payment this holiday season (excluding real estate, credit card, advance pay, special signature promotional loans, open end lines of credit and student loans).

If you have more than one loan with us, you may skip a payment on all applicable loans, or just the one's you choose. The timing couldn't be better, and it couldn't be easier to do! Just select the month you want to skip – November, December or January – 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 to get the fee amount into your savings account by the 1st of the month you choose to skip. Interest will continue to accumulate on your loan during the month you skip your payment.

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

Name _____

**Holiday Skip-A-Payment
Coupon**

Address _____

City, State, Zip _____

Account or SS # _____

Indicate the month you want to skip: November December January

Your Signature _____ Joint Signature _____

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 Savings Account. 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. All loans can be skipped except real estate, credit card, advance pay, open end lines of credit, special signature promotion loans, holiday special and student loans.