

SKIP-A-PAY TODAY!

Skip a payment on vehicle loans, personal loans and lines of credit. You can even refinance a loan from another lender with us and delay your first payment for up to 45 days!

If you qualify*, simply complete the information below and return this form to one of our branches, or fax it to 636.939.7150. For more information, contact us at 636.720.2400 or 800.500.6860.

Name _____

Member Number _____

Address _____

City, State, Zip _____

Daytime Phone _____

Email Address _____

PLEASE APPLY THIS OFFER TO (MONTH) _____

- All of my loans (excluding mortgages, home equity products, credit cards and loans 15 or more days past due).
- Only the following loan(s): Car Loan 1** Car Loan 2** Personal Loan
 Rec vehicle (*Boat, motorcycle, ATV or camper*)
- A loan with another lender by refinancing with West Community Credit Union.
(*We can delay your first payment with us by up to 45 days.*)

PLEASE PAY THE \$25 PROCESSING FEE PER LOAN SKIPPED:

- With my enclosed payment(s)—checks payable to **West Community Credit Union**
- By transferring the fee(s) from my **West Community Credit Union:**
 - Checking Account (Number) _____
 - Savings Account (Number) _____

Primary Borrower's Signature Date

Co-Borrower's Signature Date

COMPLETE AND RETURN TO ONE OF OUR BRANCHES OR FAX TO 636.939.7150.

YOU CAN SKIP
A LOAN PAYMENT
EVERY 6 MONTHS,
UP TO 6 TIMES
DURING THE LIFE
OF YOUR LOAN!

SIMPLY COMPLETE
THIS FORM AND
FAX DIRECTLY TO
636.939.7150, OR
BRING IT TO A
BRANCH.



*This program is available for all loans except; home equity products, credit cards, loans originated for less than \$600, and mortgages. Loans must be in good standing, have had at least one payment since origination, have not had other payment deferrals in the past six months, have not already skipped six payments during the term of the loan and meet additional eligibility limitations which may apply. During the Skip-a-Pay period, normal finance charges will continue to accrue and be payable with the last payment resulting in extending your loan term one month. If your loan payment is being debited from another institution, your authorization on this form will cancel it for the month selected. Please contact Member Services for more information. All borrowers must sign. MCUA 5/2015 - INT 2/2020

**Please note: Skipping more than one payment per year may impact your GAP insurance coverage limits (if applicable).

Federally insured by NCUA. Additional minimum coverage of \$750,000 provided by Excess Share Insurance Corporation, a licensed insurance company.