

## Skip Your November or December Loan Payment(s)!

There is a \$35 processing fee per loan. The fee will be added to your loan. You must have made at least four (4) payments on your loan & be in good standing to qualify.  
PLEASE RETURN AT LEAST 7 DAYS BEFORE YOUR PAYMENT IS DUE.

Choose which month: \_\_\_\_\_ November \_\_\_\_\_ December

Please list the loan payment(s) you want to skip:

LOAN # \_\_\_\_\_

LOAN # \_\_\_\_\_

LOAN # \_\_\_\_\_

Do you have ACH or Auto Transfer set up for your payments? Yes No

X \_\_\_\_\_

**Applicant's Signature**

**Phone number (required)**

By signing above you agree to defer your designated loan payment(s) and to alter the terms of your original loan agreement and to repay the entire amount of your loan plus interest at your current interest rate. Interest will continue to accrue on the unpaid balance which may result in more interest being charged. **You must have made four (4) payments on your loan. Loan must be in good standing with all loans paid current.** Excludes Real Estate, Line of Credit, Overdraft, Certificate or Share Secured and Credit Card loans. If you elected GAP Coverage, the coverage will not be extended beyond the original maturity date. All deferrals are subject to WSFCU approval. Other restrictions may apply.

**ONLY GOOD FOR NOVEMBER OR DECEMBER PAYMENT (CHOOSE ONE MONTH). IF A MONTH IS NOT SELECTED, DECEMBER WILL BE CHOSEN FOR YOU. THIS DOES NOT AFFECT YOUR CREDIT IN ANY WAY.**