



Skip-A-Payment

There's no time like the present

Worried about the extra expense of holiday spending?

Unwrap a special gift from WVFCU and brighten your holidays with a Skip-A-Pay. Take a break from your bills and enjoy the extra cash in your pocket. Avoid credit card debt this Christmas and skip your loan payment, use the money for holiday gifts, travel or entertaining.

Signup TODAY!

Sign and return this letter, either by mail or in person and we'll defer your December or January payment.

Loan Extension Agreement

- | | |
|---|--|
| <input type="checkbox"/> December – No payment will be due in December 2025 | <input type="checkbox"/> Charge to my share draft (checking) account # _____ |
| <input type="checkbox"/> January – No payment will be due in January 2026 | <input type="checkbox"/> My loan is currently setup on ACH or Electronic withdrawal. |
| I wish to pay \$25.00 for each loan deferment by: | <input type="checkbox"/> Enclosed is my check |
| <input type="checkbox"/> Charge to my share (savings) account | |

It is mutually agreed that in consideration for the fee of \$25.00 per loan, my monthly loan payment will be deferred and extended to the end of original term of any loan to which an extension(s) is applied. I understand that finance charges will continue to accrue and all other terms and provisions of the original loan agreement are unchanged and remain in full force and effect. I understand the Skip-A-Pay program is subject to approval. Eligible Loans must be current at the of request and reflect a history of (6) six consecutive payments. Additionally, I understand that this will NOT stop an ACH originated at another institution for the purpose of making my payments at WVFCU. I am limited to (2) two Skip-A-Pay's during the life of any eligible loan. Personal Service Lines (PSL), Home Equity Loans, Home Equity Lines of Credit and Mortgages are excluded from this offer. Other Restrictions Apply. Must be received 7 days prior to due date

Borrower Signature

Co-Borrower Signature

(All parties must sign)

Borrower Name (print)

Member Account Number _____ Daytime Phone Number _____

For CU use only: Approved By _____ Date _____ Verified By _____ Date _____