

SKIP A PAYMENT

Would you like extra cash in your pocket? You can now postpone your August or December loan payment (s) at West Michigan Postal Service Credit Union. Use the extra cash for holiday or vacation expenses or anything else you may need.

It's easy to participate in the Skip a Payment program. Just complete the attached form and mail, fax or bring it to the credit union for approval. Please be sure to review the conditions below, as well as the types of loans that are excluded from this offer. By receiving this letter you have already been approved as long as you meet the conditions listed below.

All eligible requests must be received prior to payment due dates.

Member Name (*please print*) : _____ Account # : _____
 Joint/Co-Signer (*please print*): _____ Home Phone: _____
 Address: _____ Work Phone: _____
 City: _____ State/Prov: _____ Zip/Postal: _____

Please postpone the loan (s) listed below for circle one (August) or (December)

Loan Number: _____ Appx Balance: _____ Payment: _____
 Loan Number: _____ Appx Balance: _____ Payment: _____
 Loan Number: _____ Appx Balance: _____ Payment: _____

I would like to pay the fee of \$20.00 per loan from (please check one):

Savings# _____ Checking# _____ Check Enclosed Cash Attached

I/We understand that the postponement of my/our payments will not affect the payment record of my/our account. The payment the credit union will postpone will be added to the end of my/our loan and will not change the term. Interest will continue to be calculated on the total outstanding balance from the date of the last payment.

X

X

Member Signature _____ Date _____ Joint Member/Cosigner Signature _____ Date _____

Conditions

- ◆ All loans must be current
- ◆ Fee of \$20 per loan must be available
- ◆ Cosigner/Joint owner must sign
- ◆ Loans that are being paid by disability insurance are not eligible.

Non-Eligible Loans

- ◆ Home Equity
- ◆ Overdraft
- ◆ Pals
- ◆ The loan was granted an extension during the past six months

Office Use Only

Amount Paid \$ _____	Date Paid _____	Paid by:	Received By: _____
Loan Status Completed By: _____		◆ Check	
Loan Status Completed On: _____		◆ Cash	
		◆ Transfer from Account	