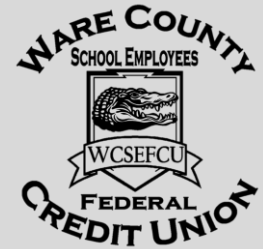


SKIP-A-PAY

Everyone deserves a break! That's why WCSEFCU offers our Skip-A-Payment Program: Skip your monthly loan payment one month each year, for a small fee of just \$25 each.*

Skip a payment today! Complete the form below and return to WCSEFCU.



Skip-A-Payment Application, Disclosure, and Agreement

Yes! I want to take advantage of the WCSEFCU Skip-A-Payment Program.
I have read and agreed to the terms below.

DATE	ACCOUNT #	PHONE #
BORROWER		
JOINT BORROWER		
PAYMENT FOR THE \$25 WILL BE PAID FOR IN THE FORM:		
<input type="checkbox"/> CASH	<input type="checkbox"/> SAVINGS, SUFFIX _____	
LOAN #	AMOUNT:	MONTH OF PAYMENT TO SKIP

By signing below, I/we request to skip the payment referenced above. I/we agree to pay an application fee of \$25 for each request (including future requests),** and I/we agree to all the provisions of the Skip-A-Payment program as described in this disclosure.

BORROWER'S SIGNATURE	DATE
JOINT BORROWER'S SIGNATURE	DATE

*For qualified members. One skip per loan (up to three loans per member) permitted per calendar year. At least six consecutive payments must be made on the loan and the most recent six payments must have been made on time or within the 10-day grace period. Please note: By skipping your loan payment for one month, you authorize Ware County School Employees Federal Credit Union to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. You authorize us to debit \$25 per loan as a processing fee from your savings. Your account must be in good standing to take advantage of this offer. The credit union reserves the right to determine if prior subsequent actions may disqualify your loan. Land, mobile home/land, home equity, and short term small amount loans excluded.

**A separate written Application, Disclosure, and Agreement must be completed and submitted for each loan on which the borrower(s) want(s) to apply to skip a payment. Submitting this application does not guarantee your skip a payment is approved.

Other restrictions may apply. You may fax the application, submit it in person at our office, or e-mail it to one of our staff members.

Application is due 10 days prior to your payment due date but no more than 30 days prior to the due date. If payroll deducted/automatic payment, funds will be put into primary shares account for member to withdraw at their convenience. Additional information/actions may be required.

