ARE YOU STRESSING ABOUT YOUR NEXT LOAN PAYMENT?
NOW IS YOUR CHANCE TO LET THAT STRESS GO, RELAX, AND ENJOY THE HOLIDAY SEASON WITH WCU'S HOLIDAY SKIP-A-PAY!

APPLY TODAY TO SKIP THE DECEMBER 2025 OR JANUARY 2026 PAYMENT ON YOUR WCU LOAN FOR A FEE OF ONLY $35 FOR EACH PAYMENT SKIPPED!

BEFORE your loan payment is due for the month of December 2025 or January 2026:
Complete the information below, sign, and return this form to WCU, along with your $35.00 fee (per loan), by dropping it off at any WCU branch, by mail, or fax to (256) 355-2989.

If you have a question about the Skip A Payment program, please visit any WCU branch or call 256-355-5010 and we will be happy to help you with your application.

Please skip my payment of $______________ due on _______________ for Account/Loan Number: ______________________.

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Please skip my payment of $______________ due on _______________ for Account/Loan Number: ______________________.

Please tell us how you usually pay your payment:

☐ Payroll Deduction ☐ Automatic Draft ☐ Cash/Check ☐ Other______________________________

I wish to pay the $35.00 processing fee (per loan) by:

☐ Cash ☐ Enclosed Check ☐ *Transfer from Checking / Savings Acct #:* ________________________

I have read and agree to the *terms below, including the $35.00 processing fee (per loan).

Name: ________________________ Signature: ____ Date: _______________

Name: ________________________ Co-Borrower Signature ________________________________ Date: _______________

Daytime Phone #___________________________________ Email:____

*By signing above, you are agreeing to pay a $35.00 processing fee per monthly payment skipped which does not reduce the principal. The primary and all joint/co-signing members/owners must sign the request form to skip the loan(s). The Skip-A-Pay option does not change your current loan payment amount, but it does extend the term of your loan by one month. By skipping a payment, the maturity or final payment date as disclosed on the note, truth in lending disclosure, and /or security agreement will be extended beyond the date originally disclosed. Credit insurance premiums, if applicable, and interest charges will continue to accrue on unpaid loan balances through the skipped payment period. Your regular loan payment will resume the month after your Skip-a-Pay is applied. Loans excluded from this offer are: mortgage loans, overdraft loans, loans in bankruptcy, charged-off loans, loans currently past due more than 10 days, loans that have received extensions during the past 12 months, any new loans that have less than 6 consecutive monthly payments on the loan, and any loans on accounts with a negative checking balance. The payment skipped may not be covered under your GAP Protection plan (if applicable). Member's account must be in good standing with the credit union. No more than 2 payment skips per calendar year are available. Skip-a-Pay is limited to your December 2025 or January 2026 payments only. You may use Skip-a-Pay on more than one loan if you have multiple qualifying consumer loans. Not all loans qualify for Skip-a-Pay. Please contact your loan officer to ensure your loan is qualified before you skip your payment. All applications are subject to the Credit Union's final approval. Eligibility requirements and products are subject to change without notice. Your deposits are insured to at least $250,000 by NCUA. WCU is Federally Insured by the NCUA.WCU is an Equal Opportunity Lender.