



1640 High Street  
Williamsport, PA 17701  
Phone: (570) 323-9407 • (800) 326-9539  
[www.wbvfcu.org](http://www.wbvfcu.org)

## Skip-A-Payment

Dear Member,

As a valued West Branch Valley Federal Credit Union member, you may be entitled to skip a payment on your loan (excludes lines of credit, real estate, and credit card loans). And, if you have more than one loan, you can skip a payment for each. It could not come at a better time, and it could not be easier to do! Just select the month you want to skip, and we will take care of the rest.

There is only a \$25.00 processing fee per loan to take advantage of this service, but you don't need to send us any money. We will simply deduct the fee from your Savings or Checking Account. Interest will continue to accumulate on your loan during the month you skip your payment.

Take advantage of this special opportunity to have some extra cash on hand! Simply complete the coupon below and either mail or drop it off to our office (attention Lending Department).

Sincerely,

**Danna L. Houseknecht**  
President/CEO

✂ .....

☒ YES! I would like to skip my loan payment. I understand that interest will continue to accrue, and the skipped payment will cause my loan to extend beyond its expected maturity date. Please deduct the \$25.00 per loan processing fee from my:

\_\_\_\_\_  
Savings Account #

\_\_\_\_\_  
Checking Account #

\_\_\_\_\_  
Month to Skip

**Funds must be available!**

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Loan Number

\_\_\_\_\_  
Loan Number

\_\_\_\_\_  
Loan Number

By signing above, you authorize West Branch Valley Federal Credit Union to extend your final loan payment by one month. Certain restrictions may apply. You must have made a minimum of six months of payments to be eligible to skip a month. Members are eligible to skip up to two (2) loan payments in a calendar year. A calendar year will run from January 1 to December 31. Only one (1) payment may be skipped per loan at a time and each loan will not be eligible again for a second Skip-A-Payment for at least ninety (90) days. If your loan(s) do not qualify for the Skip-A-Payment program for any reason our Member Service Staff will notify you. Members who purchased GAP Insurance are eligible for one (1) skip per calendar year, up to six (6) skips for the life of the loan.