



Skip-A-Pay Request Form

Email to memberservice@wheatstatecu.com

Fax 316-687-4170

Yes! I want to take advantage of Wheat State Credit Union's Skip-A-Pay program. I understand that a fee of **\$20.00** per loan will be added to my loan balance(s) and affect the payoff date(s) and interest accrued or I can pay cash. I have read and agree to the terms below.

This offer is for consumer loans only. It does not apply to real estate, credit cards, or home equity loans. You must allow 10 days prior to the loan(s) due date for processing. There is a limit of one Skip-A-Pay per loan, per calendar year, and members must meet the requirements. If you elect to take advantage of this offer, we will defer the payment(s) you indicate for one month. Your next regular payment will be due on the scheduled payment due date following the month you have elected to Skip-A-Pay. All signers on the loan must sign this form and return it to the credit union. Wheat State Credit Union reserves the right to refuse any Skip-A-Pay request and will advise you if your request is denied.

By signing below, I/We hereby agree to pay the remaining balance due on loan(s) at the same payment amount each month starting at the agreed next payment date, plus interest at the same rate as provided in the original loan note. All other provisions of the original note, except those changes by this agreement are to remain in full force and effect. Normal interest charges will continue to accrue, and the loan simply ends when all scheduled and deferred payments are paid in full. I/We understand that to qualify, the loan(s) you request to skip must not have been more than 29 days past due during the 12 months, or life of the loan if opened less than 12 months. For new loans, at least six consecutive months of payments that are not more than 29 days late are required to skip a payment. Loans that currently have forced placed insurance or had forced placed insurance during the last twelve months are not eligible to skip a payment.

Borrower Signature Date

Co-Borrower Signature Date

Account Number Printed Name

Daytime Phone

Credit Union Use Only	
Processed by	_____
Processed Date	_____
Approved or Denied	
Member notified if denied	Y or N

Loans to Skip-A-Pay for Month of:		
Add Fee to Loan	Y or N	or
Take Fee from?	Savings or Checking	
Loan Description(auto, signature, etc.)		
1.	_____	
2.	_____	
3.	_____	
4.	_____	
5.	_____	
