Special Circumstance

**Skip-A-Payment Application, Disclosure, and Agreement**

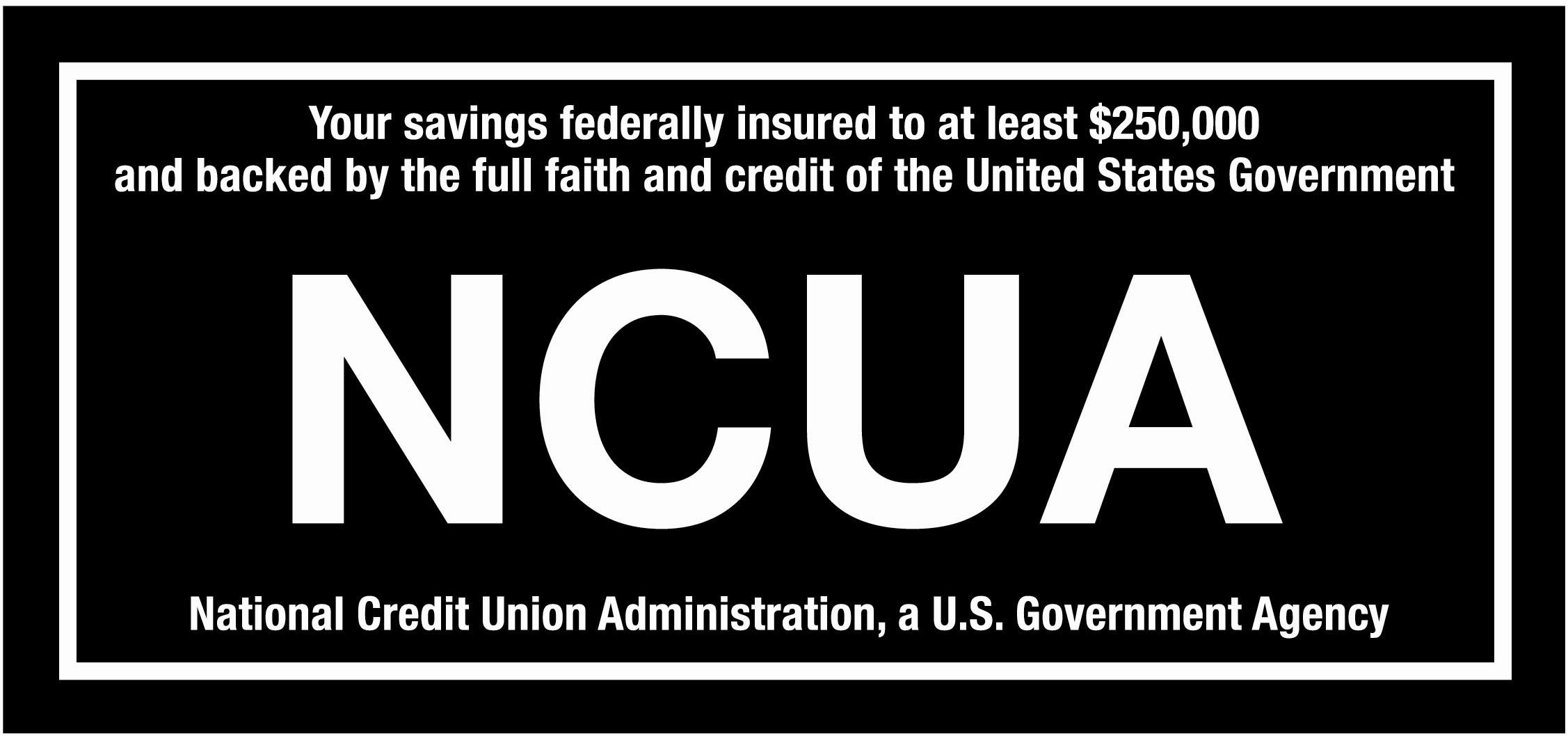
◼ **Yes!** I want to take advantage of the WCSEFCU Skip-A-Payment Program.  
I have read and agreed to the terms below.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| DATE | | ACCOUNT **#** | Borrower (s): | | |
| FEE PAYMENT WAIVED – **State of Emergency Skip** | | | | | |
| LOAN # | AMOUNT: | | | MONTHS OF PAYMENT TO SKIP (up to 2): | |
| **Briefly describe reason for request:** |  | | |  | |
| By signing below, I/we request to skip the payment referenced above. \* 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. Cannot be used to repair delinquency. Please note: By skipping your loan payment for 1-2 months, ***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***. 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.**

\*\*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, mail to our office, or e-mail it to one of our staff members.



**We do business in accordance with the Federal Fair Housing Law and Equal Opportunity Act.**