

About Us

Wheatland FCU's Mission

**To assist our members
in building a solid financial
future.**

Core Values Support Our Mission

Keeping up with latest innovations

Providing competitive rates and terms

Friendly service on a personal level

Safety and security

Honesty and integrity

Make Wheatland your credit union.

Membership in Wheatland FCU is open to anyone who lives, works, worships, or attends school in Lancaster County, Pennsylvania. In addition, membership is extended to immediate family members so they may share in the benefits of a credit union. Businesses and other legal entities located in Lancaster County are also eligible for membership. All it takes to open your regular share (savings) account is a low minimum deposit of \$5.00 along with the one-time \$10.00 membership fee (\$1.00 if under age 18). The applications for membership are available on our website and at both of our convenient locations or they may be available at your company.

Products & Services

REWARDS Program
Checking Accounts
Savings Accounts
Investing & Retirement
Credit Cards
Debit Cards
CardValet
Loans
Vehicle Loans
Personal Loans
Personal Line of Credit
Mortgages
Home Equity Loans
Online & Mobile Banking
Pay My Bills Online
Find ATMs & Branches
Order Checks
Online Application & Forms
More Services
Phone Banking
Direct Deposit
Payroll Deduction
Money Orders
Wire Transfers
Notary Services
Family Membership
Financial Counseling

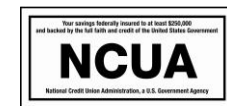


Main Office

611 Centerville Road
Lancaster, PA 17601
717-898-7673 or 1-800-527-5140

Elizabethtown Branch

2701 Sheaffer Road
Elizabethtown, PA 17022
717-898-7673 or 1-800-527-5140
Option 6 – then – Option 3



www.wheatlandcu.com

SKIP-A-PAY REQUEST FORM

Wheatland Federal Credit Union Skip-A-Pay Program

Our Skip-A-Pay program offers qualified members **two opportunities** per year to skip a payment on various loans.

WFCU Skip-A-Pay Rules

Eligible loans include automobile and personal loans.

Mortgage Loans, Home Equity Loans, Affordable Alternative Loans, 1st Time Auto Loans, Credit Cards, CD Secured Loans and Loan Modifications are **NOT** eligible for WFCU's Skip-A-Pay Program.

Any request received to skip a payment must be received by close of business one day before the due date of your loan.

All WFCU accounts must be in good standing. Minimum balances in savings and checking must be met.

Eligible loans must be at least 6 months old. The past 90 days (3 months) payments must be received by the due date.

You may only skip one payment at a time, and it must be the payment that is currently due.

Only 2 Skip-A-Pay requests may be approved calendar year.

The finance charges continue to accrue during the skip period, therefore by deferring the payment on your loan, the total amount you pay for finance charges on your loan could be greater than stated on your loan disclosure.

Also by participating, your loan repayment schedule will be extended by approximately one month due to your deferred payment.

Your due date will not advance until after the date of your regularly scheduled payment.

If you have GAP and or Loan Protection Coverage on your vehicle, it is your responsibility to check with your insurance company regarding their policy on skip or payment deferral before participating in our Skip-A-Pay program.

Member Name:	Phone Number:
Membership #:	Loan # Skipped:
Month Skipped:	Fee Paid by: Circle One - Cash / Check / Transfer
<u>\$45.00</u> Fee Paid from:	Membership & Account #:
Member Signature:	Date:

All requests must be approved by the loan department. Please keep a copy of this request with your original loan documents.