

## LOCATIONS & HOURS

Branch  
2701 Sheaffer Road,  
Elizabethtown, PA 17022

Branch & Drive Up  
611 Centerville Road,  
Lancaster, PA 17601

[www.wheatlandcu.com](http://www.wheatlandcu.com)  
[marketing@wheatlandcu.com](mailto:marketing@wheatlandcu.com)

Monday	9-5
Tuesday	9-4
Wednesday	9-4
Thursday	9-5
Friday	9-5
Saturday	Centerville Only 9-12
Sunday	Closed

Proud Sponsor of Hempfield, Elizabethtown, Donegal & Penn Manor School Districts



Hempfield High School Student/Faculty Branch & ATM

WFCU Partners  
CU\$ ATM Network  
Coop Shared Branching Network



## WFCU Skip-A-Pay Program

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

Eligible loans  
include  
automobile and  
personal loans only.



# Skip A Pay

# SKIP–A–PAY REQUEST FORM

## Wheatland Federal Credit Union Skip-A-Pay Program

Our 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.

Loan payments resume and are due on the next scheduled due date following the skipped payment.

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 per 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 our 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 our 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:	\$45.00 Fee Paid By: (circle one)      Cash    Check    Transfer
Member Signature:	Date:

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

Restrictions Apply–Limited Time Offer