



#wfcu4U



Why Choose Wheatland?

Our mission is to assist our members in building
a solid financial future.

At Wheatland FCU, you're not merely a customer
known only by an account number, you're a
member and owner. Join our credit union family
today and start experiencing the benefits!

Wheatland FCU is governed by member-volunteers
elected to the Board of Directors and managed by

Make Wheatland Federal Credit Union YOUR Credit Union

Wheatland Federal Credit Union is unique.

We are a full-service, not-for-profit, member-owned
financial institution.

Join us to enjoy the many time- and money-saving
financial benefits of WFCU membership.

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

**This credit union is federally insured
by the National Credit Union Administration.**

CENTERVILLE BRANCH & DRIVE UP 611 Centerville Road Lancaster, PA 17601 717-898-7673

Monday	9am—5pm
Tuesday	9am—4pm
Wednesday	9am—4pm
Thursday	9am—5pm
Friday	9am—5pm
Saturday	9am—12pm

ELIZABETHTOWN BRANCH 2701 Sheaffer Road Elizabethtown, PA 17022 717-898-7673

Monday	9am—5pm
Tuesday	9am—4pm
Wednesday	9am—4pm
Thursday	9am—5pm
Friday	9am—5pm

**Toll Free 1-800-527-5140
24/7 Telephone Banking
717-537-6375 or
1-800-720-2814**

www.WHEATLANDCU.com

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.

Eligible loans
include
automobile and
personal loans only.

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