

HAPPY HOLIDAYS FROM WCCU

Believe it or not, Christmas is just around the corner and it's time to begin planning your holiday shopping. We would like to help you with the financial burden these times bring by offering our annual "SKIP A PAYMENT" promotion.

For a donation of only **\$5 PER LOAN**, credit union borrowers may choose to skip **either** their November or December 2011 loan payment(s), whichever fits your shopping needs best. These donations will be given to our local charities to assist with their Christmas projects. Members may defer payments on any or all of their loans provided you meet the following requirements:

- (1) All loans must have maintained a current status and have been opened for the past six (6) months. (Since April 01, 2011)
- (2) Have not had an extension granted within the last twelve (12) months; and
- (3) Co-borrower's signatures will be required on coupon where applicable.
- (4) Offer not valid on real estate loans, credit cards and lines of credit.

Simply complete your "SKIP A PAYMENT" coupon below and return it with your **\$5 PER LOAN** donation to the Credit Union office no later than the 1st day of the month in which you wish to skip. It's that easy----we do the rest!

"SKIP A PAYMENT" COUPON

MEMBER NAME: _____ ACCT. NO. _____

LOAN NO(S): _____

MONTH TO SKIP: NOVEMBER _____ DECEMBER _____

CHECK ONE OF THE FOLLOWING BOXES IF APPLICABLE:

IS YOUR LOAN PAID THROUGH AUTOMATIC TRANSFER

IS YOUR LOAN PAID THROUGH YOUR EMPLOYER PAYROLL

EMPLOYER: _____

Happy Holidays from WesTex Community Credit Union.... I choose to skip either my November or December 2011, payment(s) on the loan(s) listed above. **I understand that interest will continue to accrue on these loans during the deferred payment period. I also understand this will extend my loan payoff date by one month.**

THIS OFFER GOOD FOR EITHER NOVEMBER OR DECEMBER, 2011 LOAN PAYMENTS ONLY

BORROWER

DATE

CO-BORROWER