

Holiday Skip-A-Pay

Because *You Deserve* a Break

$15 application fee per loan skipped benefit the Children's Miracle Network!

CFCU
CHENEY FEDERAL CREDIT UNION

cheneyfcu.com
509.235.6533 (Cheney)
509.598.7151 (Westbow)

Skip your December Payment!

As valued member of Cheney Federal Credit Union, you are invited to participate in our Holiday Skip-A-Payment promotion. This means you can skip the **December payment** on your Auto or RV loan. Have more than one Auto or RV loan? Skip a payment on each!

Skipping a payment is like making a loan to yourself and will allow you to take some stress out of the season, and take charge of your holiday budget. Use the extra cash for holiday travel, gifts, entertaining, or any of the many other expenses that come this time of year. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership.

It is easy to apply. Simply complete one application per loan and return it to us by mail or bring it in to either our Cheney location or our Westbow branch. Additional applications are available on our website and in our lobby. You may also fax it to (509)235-6544.

Program Rules

1. Loan cannot be past due at the time of request.

2. Must have made at least 6 prior loan payments to be eligible.

3. Mortgages, overdraft protection, personal loans and VISA credit card loans are excluded from this promotion.

4. All applications are subject to Cheney Federal Credit Union's approval.

5. A $15 application fee required per loan skipped. Proceeds benefit the Children's Miracle Network.

Restrictions Apply

Holiday Skip a Pay Application

Please complete one for each loan.

Name: _____ **Contact Phone #:** _____

Account & Loan number: _____ **Loan Payment Amount:** _____

How is your loan usually paid? Cash/Check Payroll Debit CFCU Transfer *ACH

*From another financial institution

Signature: _____ **Date:** _____

Joint Signature (if applicable): _____ **Date:** _____

Mail To: CFCU PO Box 160 Cheney WA 99004 - or - Fax To: 509.235.6544

Questions? Call 509.235.6533 for Cheney or 509.598.7151 for Westbow.

This is an amendment to the specified loan agreement between Cheney Federal Credit Union and the Borrower. Request must be received 4 business days prior to the scheduled payment due date. One month skip per loan. Normal scheduled payment will resume on the month following the skip. Skipping a payment may extend the term of the loan. Interest will continue to accrue per your original loan agreement during the skip period. Offer not valid on any loan that is past due. If you are past due on any loan, skip for the other loans will not be honored. Offer not valid for loans that have not had at least 6 months worth of payments. Offer not valid for real estate loans, personal loans, VISA accounts, share or certificates secured loans, Overdraft LOC, loans in bankruptcy or loans that are not in good standing. If you purchased GAP (Guaranteed Auto Protection) or ADR (Auto Deductible Reimbursement), the extension may not be covered by GAP and ADR. Consult your GAP/ADR agreement. Loans that have been granted a payment extension in the past 12 months are subject to approval.

Effective 11/01/2026 through 12/31/2026