LG&W Federal Credit Union
For You. For Life.

Put some "jingle" in your pocket for the holidays with Skip-a-Payment!

LG&W Federal Credit Union allows you to skip your December loan payment, or if you need a break after your holiday spending, you can choose to skip your January payment instead.

Skip-a-Payment is easy! Just fill out the form below and choose the loans you want to skip. (A $20 processing fee applies to each loan.)

Return the completed form by November 23, 2026 by fax at 901.680.7998, or drop it off or mail it back to our office at 1616 Whitten Road, Memphis, TN 38134.

This offer only applies to Vehicle, RV, Motorcycle, ATV, Boat, and Line of Credit loan payments. Your account must be in good standing. If your payments are made by Payroll Deduction, your deduction will occur as scheduled and your payment will be deposited into your Savings Account. Extensions to a loan with GAP (Guaranteed Asset Protection) could result in your GAP protection value being significantly less. (Refer to your GAP contract).

☐ **Yes, I want to take advantage of the LGWFCU 2026 Skip-a-Payment offer!**

Please print clearly in ink. Complete and return this form by November 23, 2026 via fax at 901.680.7998, or drop it off or mail it back to our office at 1616 Whitten Road, Memphis, TN 38134.

NAME: _____

DAYTIME PHONE: _____ EMAIL: _____

LOAN ACCT #: _____ PAYMENT AMT: $ _____ DECEMBER ☐ JANUARY ☐

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Deduct the $20.00 processing fee per loan from my: SAVINGS ACCT ☐ CHECKING ACCT ☐

By signing below, I/We authorize LGWFCU to extend the payback period of my/our loan(s). Interest will continue to accrue on my/our loan(s) during the period payments are skipped. Payments made through payroll deduction will remain in my account until I withdraw them. Immediately following the skipped payment the regular scheduled payment will resume.

I/We have read and agree to the terms above. If a joint account, all borrowers must sign below.

BORROWER'S SIGNATURE _____ DATE _____

Co-BORROWER'S SIGNATURE _____ DATE _____