

**DEFER YOUR DECEMBER LOAN PAYMENT PROMOTION!  
REAP THE REWARDS OF MEMBERSHIP!**

Even if your payments are automatically deducted, you still can take advantage of this offer. To request a deferred loan payment, simply fill out the form below, and be sure to return it to us by mail, fax or drop it by our office. All Deferred payments must be done before month end close on 12/30/2022.

Fax form to: 725-725-3585  
Mail form to: Pahrnagat Valley FCU  
Box 419  
Alamo, NV 89001

If you have any questions, please call 775-725-3586.

We wish to continue to help with Christmas expenses and the financial struggles in our economy by offering our deferred payments program. We will only charge a \$30 fee for each loan you wish to defer the payment on. This is a FEE it will not be applied to your loan!

**Criteria to qualify and information you must know to defer your payment!**

- Interest will continue to accrue during the month you choose to defer (November or December).
- Deferring a payment may result in higher total finance charges on your loan.
- Therefore, it may be necessary for you to make extra payments after the loan otherwise would have been paid off.
- Deferring payments will extend the term of your loan.
- When you make your next scheduled payment, you will notice that the interest charged will be greater than normal. This is because you would not have paid any interest since your last regular payment because you deferred December's payment.
- You must be current on your loan to defer your November **or** December payment and you must not have had a loan extension for three months prior to the month you defer, nor may a brand-new loan be deferred!
- **NO MORTGAGE LOANS MAY BE DEFERRED!**
- You must return this form filled out along with cash, check, or authorization to do an automatic withdrawal for the fees before noon on December 30, 2022.



**Defer your November or December loan payment!** (Must be filled out, paid, and returned before noon on 12/30/2022 – no exceptions!) *Yes, I'd like to skip my November or December loan payment!*

**Name:** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_

**Acct Number:** \_\_\_\_\_ **Loan Number(s):** \_\_\_\_\_

**Automatic Withdrawal:** Y/N **Acct:** \_\_\_\_\_ **Amount:** \_\_\_\_\_

**Month of Deferral:** (please circle) **November or December**

**By signing this you agree to amend the terms of your original agreement and to repay the entire unpaid balance of each loan deferred.**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Official Use: Date Received: \_\_\_\_\_ Amount Paid: \_\_\_\_\_ Date Changed: \_\_\_\_\_