



# Find JOY in the HOLIDAY!

Christmas Loans available now through January 31, 2012.  
Borrow up to \$3000 unsecured.



Rates as low as **6.99** %  
APR 12 Months

**7.99** %  
APR 24 Months

*\*APR = Annual percentage rate. Subject to credit approval. Promotion runs from 10/1/11 - 1/31/12. Existing Christmas Loans must be paid before new can be approved.*

**ChevronWest**  
CREDIT UNION



# Enjoy a month off from payments on your Chevron West loans!

## 2011 Holiday Skip-a-Payment

By signing this form, I understand that I will not have to make my payment(s) on my loan(s) noted for one month. Regular payment(s) will resume after the skipped month has passed. Skipped payment(s) will be added to the end of my original contract, extending the length of my loan and finance charges will still accrue. Except as stated in this Amendment, all terms and conditions of my Credit Agreement(s) will remain in effect. I understand this offer only applies to my Chevron West Personal/Signature Loans or Vehicle/RV Loans and cannot skip the first payment on any new loan. If I have had a payment extension within the past 12 months, I cannot skip a payment. Loans not in good standing, may not qualify and Chevron West Credit Union will notify me if I am ineligible for this promotion. This request form must be received 10 business days prior to the due date of my loan(s) payment(s) and must be signed by all parties having signed the original loan contract.

**Promotion runs 10/1/11 - 1/31/12.**

Name \_\_\_\_\_

Account # \_\_\_\_\_

**I would like to skip one month payment(s) on:**

All qualifying loans  Just loans indicated here:

**I would like the skip to be effective for the following month:** Oct Nov Dec Jan

**I have been paying my loans via:**

Payroll Deduction  Electronic Funds Transfer  
 Monthly Payment  CWCU Automatic Withdrawal

**X** \_\_\_\_\_ / /

Signature \_\_\_\_\_ Date

**X** \_\_\_\_\_ / /

Joint Signature \_\_\_\_\_ Date

**Mail/fax this form to: Chevron West Credit Union, 1290 S. 500 W., Suite 100, Woods Cross, UT 84010 Fax: (801) 683-3023**