



OMC EMPLOYEES CREDIT UNION LOAN DEFERMENT DISCLOSURE

If you would like to defer your November loan payment(s), excluding mortgages, VISA credit cards, and first payments, read the paragraph below, fill out all requested information, sign, and return to the Credit Union no later than **November 23, 2022**, by noon. This service does not apply to VISA credit cards or mortgages. No deferments will be allowed on any loans with a 15-year term.

If you have received previous loan deferments in 2022 for your loan(s), additional loan deferments are not allowed at this time. Please refer to your previous loan deferral disclosures you signed for details.

You must be current on all loans (including VISA credit cards), have active insurance on any loan that requires it to qualify, taxes must be current on any loan that requires it to qualify, and be a member in good standing. In addition, if you are currently in an active insurance claim process, you are not eligible.

*****Deferment is for November Payments Only*****

*****There will be a \$10 fee PER LOAN Deferment*****



Yes, I would like to defer my November 2022 loan payment(s). I am aware this deferral will extend the term of this/these loan(s) by one month and interest will continue to accrue. The last payment amount on this/these loans will be greater due to the deferral of payments and interest accrual. I understand there will be a fee of \$10 per loan and that I cannot defer my VISA credit card account, Member Privilege, any loan secured by real estate or any loan with a 15-year term, and any loan that has received previous deferments in 2022, and I must have up to date insurance and taxes on all loans requiring coverage.

Signature: _____

Printed Name: _____

Acc#: _____ Date: _____, 2022

Loan(s) #: _____

(Please note: One voucher per member per account.)

OFFICE USE ONLY

MSR INITIALS _____ DATE _____ PYMT METHOD _____