

REQUEST FOR WAIVER

DATE _____

I _____ HOLDER OF ACCOUNT # _____

HEREBY REQUEST FOR WAIVER FOR THE MONTH OF _____
THE REASON FOR THE REQUEST IS AS FOLLOWS: _____

I UNDERSTAND THAT IF THE WAIVER IS APPROVED THAT I SHOULD NOT INTERRUPT MY SALARY DEDUCTION - THE DEDUCTION SHOULD BE MADE AS PER NORMAL AND THE CREDIT UNION WILL REVERSE THE PAYMENT AND PLACE ON MY DEPOSIT.

I ALSO UNDERSTAND THAT MY LOAN TERM WILL BE EXTENDED FOR AN ADDITIONAL MONTH.

TEL # (_____) SIGNATURE _____
NAME (_____)

.....
THE FOLLOWING SUBMISSION IS BEING MADE WITH RELEVANT JUSTIFICATION OF THE NEED TO EFFECT A WAIVER TO THE ABOVE ACCOUNT, AND SUPPORTING DOCUMENT TO VERIFY SAME HAS BEEN PROVIDED.

APPROVAL GUIDELINES:

Is member account in arrears?

Is member under probation to redeem credit worthiness?

Is there any inconsistency with payments over the last 12 mths?

Were any transfers done from shares within the last 12 mths?

Was loan issued within the last 3 months?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
<input type="checkbox"/>	YES	<input type="checkbox"/>	NO

NOTE THAT IF THE ANSWER TO ANY OF THE QUESTIONS ABOVE IS YES, THE REQUEST IS AUTOMATICALLY DISAPPROVED.

I HEREBY CONFIRM THAT MY MANUAL CHECKS OF THE MEMBER'S ACCOUNT INDICATE THAT HE/SHE IS NOT IN ARREARS AND CAN PROCEED WITH CONSIDERATION OF WAIVER REQUEST.

APPROVAL / DISAPPROVAL:

APPROVED

DISAPPROVED

ANDREW MITCHELL
LOANS SUPERVISOR

DATE