

# Car Hail Damage Guide

## Your Complete Guide to Insurance Claims & Auto Loan Support

When hail strikes, WEOKIE Federal Credit Union is here to guide you through every step of the process. Whether your vehicle needs repairs or has been declared a total loss, we'll help you navigate insurance claims and loan requirements.

**First Step: Contact your insurance company immediately to report the incident**

### • Total Loss Declared

#### What happens next:

- 1 Insurance Letter of Guarantee**  
Your insurance company sends us a letter of guarantee
- 2 WEOKIE Review**  
We process and return the letter as quickly as possible
- 3 Settlement Applied**  
Insurance settlement check is applied to your loan

#### Send Letter of Guarantee:

- Email: [LoanSupport@WEOKIE.org](mailto:LoanSupport@WEOKIE.org)
- Fax: (405) 603-1081
- Text: (405) 546-1795 for secure upload

### • Vehicle Repair Process

#### Insurance check options:

- Apply check to loan balance (payment stays same)
- Release funds to licensed repair facility

⚠ If repair costs are less than insurance check, remainder must be applied to loan balance

#### Track your loan balance:

- Online Banking or Mobile Banking
- Select loan ID → Review loan history
- Call (405) 235-3030
- Visit any WEOKIE location

### • GAP Insurance & Warranties

#### WEOKIE-purchased GAP/Warranty:

We automatically file claims after insurance settlement is applied to your loan.

#### Dealer-purchased GAP/Warranty:

Contact the product provider directly to start your claim process.

#### Need help with claims?

- Call: (405) 235-3030
- Visit any WEOKIE branch

### • Quick Reference

#### Get your payoff amount:

- Online/Mobile Banking → Account Details
- Call (405) 235-3030
- Visit any WEOKIE location

#### Processing time:

Letters of guarantee are processed and returned as soon as possible. We prioritize urgent claims to help you complete the process quickly.

💡 Not using online banking? Sign up today for instant account access!

## WEOKIE Federal Credit Union

We're here to help you through natural disasters and beyond. Your financial well-being is our priority.

