Holiday Skip-A- Payment

There's no reason to shiver this holiday season when you can warm up by skipping a payment on a qualifying loan(s)* with the credit union with Holiday Skip-A-Payment.

Providing you are current in your payments, <u>you</u> can get the extra money you need for this financially demanding time of year. Members who have weekly payments will skip four payments and those who have bi-weekly payments will skip two payments.

There is a low \$35 processing fee per loan that we will automatically deduct from your Share Savings. If you make automatic loan payments through Direct Deposit or Payroll Deduction, your payment will be deposited into your Share Savings Account. Interest will continue to accumulate during the month you skip your payment, as it will lengthen your loan term.

Please remember, receipt of payments by us usually follows the month of payroll deduction. Accordingly, please allow up to 60 days to process the credit to your account.

TO SKIP A PAYMENT...

All you have to do is fill out the coupon below and deliver it to the credit union via mail, fax, or scan.

	Member Name: Member Number:
	Check the month you want to skip:
1	October November December January
	Enter the loan(s) you want to skip (Real estate loans excluded)
	Your Signature
Sept.	Joint Signature (if necessary)

