

# RELAX A LITTLE THIS HOLIDAY SEASON AND SKIP YOUR PAYMENT!

# HOLIDAY SKIP-A-PAY

YES! Please skip my payment in  December 2017  
 January 2018

NOTE: This request must be received 10 days prior to payment due date. See Criteria and Restrictions for details.

Be like Santa! Relax a little this holiday season and skip your loan payment in December or January. This program allows you to defer a payment on your loan(s) for one month.

Use the money that would have been your loan payment for presents, new tires, winter electric bills, or anything else that you need. If you have more than one loan with us, you can skip a payment on each eligible loan.

#### Criteria and Restrictions:

- The Skip-A-Pay option is available to qualified borrowers.
- Loan(s) must have been opened by 9/1/17.
- Loans set up for bi-weekly payments may skip up to two bi-weekly payments in one month. Loans set up for weekly payments may skip up to four weekly payments in one month.
- Skipped payments are not covered by GAP and may reduce GAP coverage.
- Current and/or past delinquencies may affect eligibility.
- Only ONE payment per loan can be skipped per year. Loans with payments skipped within the past twelve (12) months are ineligible.
- Real Estate and HELOC loans are excluded.
- Payments made through direct deposit/payroll deduction will be applied to your account instead of to your loan payment.
- This signed request and \$25 processing fee\* for each loan must be received by CFCU at least 10 days prior to the loan payment due date in the month you choose to skip. If the loan-skip fee is not paid, this offer is void.

Name:
Address:
City/State/Zip:
Daytime Phone:

ACCOUNT NUMBER(S)	LOAN TYPE	PAYMENT
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Enclosed is a check for \$25.00\* per loan skipped
- Please transfer \$25.00\* per loan skipped from my:
- Checking Account # \_\_\_\_\_
- Savings Account # \_\_\_\_\_

By signing below you authorize CFCU to extend your final loan payment by one month. You understand that by deferring a payment, the interest will continue to accumulate on your loan during the skipped month, which will increase the total cost of borrowing. You agree to resume payments as scheduled following the month skipped.

\_\_\_\_\_  
 Member's Signature Date

\_\_\_\_\_  
 Joint Member's Signature Date

(If applicable, all borrowers on the note must sign.)

\*The processing fee is \$25 on loans with an original amount greater than \$600 or 10% of the loan payment on loans with an original amount of less than \$600. This fee must be submitted at the time of this request.

## Return completed form:

Fax: 417.862.7802  
 Mail: Community Financial Credit Union PO Box 1217 Springfield MO 65801  
 In Person: 815 W Tampa Springfield MO

FOR CREDIT UNION USE

Frequency  Monthly  FM New Due Date \_\_/\_\_/\_\_  
 Semi-monthly  Loan Comment  
 Weekly Fee posted by \_\_\_\_\_  
 Bi-weekly