



# GOT SOMETHING BETTER TO DO WITH YOUR MONEY THIS MONTH THAN MAKE A LOAN PAYMENT?

Whether it is Christmas Shopping, taking a dream vacation, unexpected car repairs, or even just trying to manage day to day living expenses, sometimes we might welcome a break from the requirement of our monthly Credit Union Loan Payment.

**Now you have a great new option!!**



On the Web: [www.cfccu.org](http://www.cfccu.org)

# Skip-A-Payment

**Here's how it works: PRINT THIS FORM then...**

Complete and sign below to authorize skipping one monthly, two bi-weekly or four weekly payments on your CFCCU consumer loan. (Not available for Credit Cards, Real Estate Loans, Business Loans or Overdraft Protection Line of Credit.) Then take (or mail) the form to the nearest office with your \$25 processing fee per loan.

You can utilize Skip-A-Payment **ONCE** per calendar year per loan. Loan payments must be current to qualify.

**The Skip-A-Payment processing fee is only \$25 per loan.**

If your payments are being made by Direct Deposit or Payroll Deduction, the funds will be deposited in your Share Account for the month payments are being skipped.

**IT'S FAST, CONVENIENT, AND EASY.** And it gives you lots of flexibility on how you spend your own money! Sign up today for this valuable service.

Name:	Member Account Number:
Loan (s) to skip:	Month to skip:
Skip-A-Payment Fee: <input type="checkbox"/> Check <input type="checkbox"/> Transfer from Savings <input type="checkbox"/> Transfer from Checking <input type="checkbox"/> Other:	

By choosing "Skip-A-Payment" you agree: that interest will continue to accrue during the "Skip-A-Payment" period; that by electing to skip a payment the total interest charge will increase and extend the time required to pay your loan (s) in full based on your required minimum monthly payment; that any internal "distribution" will stop for the month being skipped, and restart the following month; that automatic payments coming from another financial institution will be deposited to your savings account at CFCCU. All loans must be current and in good standing. All requests for the "Skip-A-Payment" promotion are subject to approval. Loans secured by real-estate, single payment notes, business loans, Overdraft Protection Line of Credit loans, and credit cards are not eligible. GAP insurance may not cover skipped payments in the event a claim is filed (refer to your GAP contract for details).

Signature of Borrower:	Date:
Signature of Co-Borrower:	Date:
Signature of Co-Borrower/Co-Maker:	Date:
For Employee Use Only:	<input type="checkbox"/> Fee Collected <input type="checkbox"/> Due Date Changed <input type="checkbox"/> Distribution Changed
	<input type="checkbox"/> Auto Pay Changed <input type="checkbox"/> Auto Pay Restored <input type="checkbox"/> Diary Message Loaded