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BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 936 BAY CITY MI

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FINANCIALEDGE CREDIT UNION
PO BOX 446
BAY CITY MI 48707-9904





2018 Holiday SKIP-A-PAYMENT PROGRAM

Have extra cash in your pocket for the holidays when you skip a payment at FinancialEdge Credit Union. Use the extra cash for gifts, vacation...or for anything you wish.

It's easy to request your Holiday Skip-a-Payment. Just complete and mail, or bring this form to any FinancialEdge Credit Union office and we'll process your request right away. Be sure to review the conditions below and the type of loans that are excluded from this offer. All eligible requests must be received by the 26th of November (for December payments) or the 24th of December (for January payments).

Account Number (last 3 digits) _____

Member's Name _____

Daytime Phone Number _____

Joint Member's/Co-Maker's Name _____

Evening Phone Number _____

Address _____

City _____

State _____

ZIP _____

☐ Please skip ALL of my "eligible" loans.

☐ Please skip just the loans listed below:

I wish to skip payment(s) for the month of: ☐ December OR ☐ January

Account # (last 3 digits) _____ Loan # _____ Pmt. \$ _____ Due Date _____

Account # (last 3 digits) _____ Loan # _____ Pmt. \$ _____ Due Date _____

Account # (last 3 digits) _____ Loan # _____ Pmt. \$ _____ Due Date _____

Account # (last 3 digits) _____ Loan # _____ Pmt. \$ _____ Due Date _____

☐ Enclosed is the check for the skip-a-pay fee(s). The fee is \$25.00 per loan.

☐ Please deduct the skip-a-pay fee(s) (\$25.00 per loan) from my:

Savings Account # (last 3 digits) _____ Checking Account # (last 3 digits) _____

I/We understand that skipping my loan payment(s) will not affect the payment record of my/our account since the payment skipped will be added to the end of my loan. Interest will continue to be calculated on the total outstanding balance. If your loan payment is made via payroll deduction, the payroll amount will be credited to your residual account for the month that you elected to skip.

Member's Signature _____

Date _____

Joint Member's/Co-Maker's Signature _____

Date _____

To skip a holiday monthly payment(s), this form must be received by November 26 (for December payments) or December 24 (for January payments)
FORMS RECEIVED AFTER THE DECEMBER 24TH DEADLINE WILL NOT BE ELIGIBLE FOR SKIPS.

Eligibility:

- All loans must be current.
- First payment on any loan cannot be skipped.
- Eligible loans must be at least 3 months old.
- \$25.00 skip-a-pay fee(s) must be available.

Non-Eligible Loans:

- Mortgages
- Credit Cards
- Home Equity Loans
- Any Loans with CPI
- Revolving/Open End Loans (any type)
- Troubled Debt Restructured Loans

Complete this form and mail with

BUSINESS REPLY MAIL PANEL FACING OUT
or take to FinancialEdge Credit Union.

LOCATIONS: 1199 S. Euclid • 1304 N. Sherman
(989) 892-6088 • www.finedgecu.org

Credit Union Use Only

Account #	Loan # – Type	Payment Amount	Initials
_____	Loan # _____	\$ _____	_____
_____	Loan # _____	\$ _____	_____
_____	Loan # _____	\$ _____	_____
_____	Loan # _____	\$ _____	_____

☐ Payroll Deduct _____ ☐ Auto Transfer _____
frequency initials