

Holiday
SKIP-A-PAYMENT
PROGRAM
2016



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




 **FinancialEdge**
CREDIT UNION
P.O. Box 446
Bay City, MI 48707

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



↔ Fold so this panel faces out when returning ↔



FinancialEdge
CREDIT UNION

2016 Holiday
SKIP-A-PAYMENT
PROGRAM

Have extra cash in your pocket this winter when you skip your December or January loan payment at FinancialEdge Community Credit Union. Use the extra cash for a getaway weekend, holiday shopping...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 Community 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 at least 10 business days prior to your loan payment due date.

Account Number _____

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:

Account # _____	Loan # _____	Pmt. \$ _____	Due Date _____
Account # _____	Loan # _____	Pmt. \$ _____	Due Date _____
Account # _____	Loan # _____	Pmt. \$ _____	Due Date _____
Account # _____	Loan # _____	Pmt. \$ _____	Due Date _____

Enclosed is the check for the December or January 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 # _____ Checking Account # _____

If 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 _____

Deadline

To skip your December or January payment(s), this form must be received at least 10 business days prior to your loan payment due date.

Eligibility:

- All loans must be current.
- Joint borrowers/Cosigners on loans must sign.
- 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
- VISA credit cards
- Home Equity Loans (any type)
- Revolving/Open End Loans (any type)

Complete, refold and mail with the business reply section showing, or take this form to FinancialEdge Community 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 _____ initials _____ Auto Transfer _____ initials _____