

Have extra cash this holiday season when you skip your loan payment(s)!



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

**BUSINESS REPLY MAIL** 

POSTAGE WILL BE PAID BY ADDRESSEE

PERMIT NO. 936

BAY CITY MI

FIRST-CLASS MAIL



NO POSTAGE NECESSARY



Have extra cash in your pocket for the holidays when you skip a payment at FinancialEdge Credit Union. Use the extra cash for gifts, a 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 31st of October (for November payments) or the 30th of November (for December payments).

Account Number (last 3 digits) Daytime Phone Number		Member's Name			
		Joint Member's/Co-Maker's Name			
Evening Phone Number		Address			
Please skip ALL of my "eligible" loans.		City		State	ZIP
Please skip just the loans listed below	:	I wish to sk	ip payment(s)	for the month of:	□November OR □Decembe
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-p	ay fee(s)	. The fee is \$	25.00 per loar	۱.	
Please deduct the skip-a-pay fee(s) (\$	625.00 p	er loan) from	my:		
Savings Account #(last 3 digits)		Checking	Account # (las	st 3 digits)	
I/We understand that skipping my loan payment(s) will my loan. Interest will continue to be calculated on the t credited to your residual account for the month that yo	otal outsta	inding balance.			
Member's Signature	Date		Joint Member	's/Co-Maker's Signatu	re Date
To skip a holiday monthly payment(s), this form FORMS RECEIVED AFTER T					

**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.
- Mortgages

**Non-Eligibile Loans:** 

- 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 _	frequency	Auto Transfer	initials				
	Trequency		initiais				