



2022 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, 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) _____	Member's Name _____
Daytime Phone Number _____	Joint Member's/Co-Maker's Name _____
Evening Phone Number _____	Address _____

<input type="checkbox"/> Please skip ALL of my "eligible" loans.	City _____ State _____ ZIP _____
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Please skip just the loans listed below: I wish to skip payment(s) for the month of: November OR December

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 _____
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To skip a holiday monthly payment(s), this form must be received by October 31 (for November payments) or November 30 (for December payments)
FORMS RECEIVED AFTER THE NOVEMBER 30TH 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 _____ frequency Auto Transfer _____ initials



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 936 BAY CITY MI

POSTAGE WILL BE PAID BY ADDRESSEE

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




TAKE A BREAK
FROM PAYMENTS
WITH OUR

Holiday

SKIP-A-PAYMENT
PROGRAM



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

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