



# Winter Skip-a-Pay

## A HOLIDAY GIFT FOR YOU

### Skip Your Loan Payment

**Start Your Holiday Spending with Help from YOUR Credit Union.**

Treat yourself by skipping your November, December or January loan payment.

For just \$25.00 per loan you can take your payment and spend it on something other than your loan.

The holidays are coming; give yourself a break.

Complete the application below or see your Financial Services Representative today.

*Loans must have at least 3 payments made. Mortgage loans and Line of Credit loans do not qualify. Interest on your loan will continue to accrue. Members with GAP insurance will be responsible for the skipped loan payment if a claim is filed.*

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**WINTER SKIP-A-PAYMENT APPLICATION**  
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Member Name \_\_\_\_\_ Account # \_\_\_\_\_

Joint Name \_\_\_\_\_ Loan Suffix \_\_\_\_\_

By signing below I wish to skip my Loan Payment (payroll deducted payments will be deposited into my savings account each pay period) for the month of \_\_\_ **November** OR \_\_\_ **December** OR \_\_\_ **January** (1 month's payment only).

Deduct the \$25.00 processing fee from my Savings # \_\_\_\_\_ or Checking Account # \_\_\_\_\_.  
Fee will be deducted immediately.

Borrower 1 \_\_\_\_\_ Date \_\_\_\_\_  
Signature

Borrower 2 \_\_\_\_\_ Date \_\_\_\_\_  
Signature

▼ --- Office Use Only --- ▼

**QUALIFICATIONS:**

\_\_\_ Have made at least 3 monthly payments on the loan

\_\_\_ Have had NO other payment extensions within last 3 months

\_\_\_ Have had NO late payments within last 12 months

***Mortgage loans and Line of Credit Loans are not eligible.***

\_\_\_ Approved      \_\_\_ Denied → Adverse Action Letter Mailed \_\_\_\_\_

Loan Officer: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_ Fee Charged       Cash Payment      Initials: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_ Due Date Advanced      Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
{Old Date \_\_\_\_\_ New Date \_\_\_\_\_ }

\_\_\_ M660 Screen(s) Changed      Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
{Screens Updated: 001 016 0PN OT1 OT2 OT3 OT4}  
{From \$ \_\_\_\_\_ To \$ 0.00 }

\_\_\_ M660 Payments Restored      Initials: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_ ACH Origination/Internal Transfer Updated      Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
{Database \_\_\_\_\_ Reinstatement Date \_\_\_\_\_ }