Holiday Loan Skip-a-Payment

We will again offer our Holiday Skip-a-Payment program for eligible loan types. You can sign up to skip the December 2016 payment on your loan. Please review the following: Interest will continue to accrue on your loan during the skip and your loan term will be extended by one month. There is a \$20.00 fee per loan.

If your loan is paid by payroll deduction, the funds will be deposited to your shares and available for withdrawal. There is no need to contact your payroll department. These loans are not eligible for Skip-a-Payment:

- Student Loans
- Mortgage Loans
- Secured Home Improvement Loans
- X-Cash Loans
- Delinquent Loans
- Loans that have been delinquent in the past 3 months.

To take advantage of this offer, <u>click here for the form</u>, and return the completed form to the credit union by November 21, 2016. Requests received after November 21, 2016 will be assessed a \$10.00 special handling fee.

<u>Just click here</u> for the form, and return the completed form to any branch.

Watch your VISA statement. You may also skip your December Visa payment if eligible. This does not require notifying us. If eligible, your statement will show no payment due for December 2016.

