

# Holiday Skip-a-month

L i g h t   u p   y o u r   H o l i d a y s !



## **Conditions:**

- The member's credit union membership must be in good standing with the **\$5 minimum share balance** in their savings account.
- All loans must be current to participate.
- Loans newer than three (3) months cannot be skipped.
- Each loan can only be skipped one (1) month during this winter offer.
- Member must pay \$30 *per loan* processing fee when the request form is turned in for the loan to be skipped.
- Both parties must sign when skipping a payment on a joint loan.

Account Number: \_\_\_\_\_

Borrower's Name: \_\_\_\_\_

Co-Borrowers Name: \_\_\_\_\_

## 1. Skip-a-Month: (Check only one)

**NOTE: Request form and processing fee(s) must be received by the credit union no later than the loan's due date.**

\_\_\_\_\_ November 2019

\_\_\_\_\_ December 2019

## 2. Loan Trailer(s) for Skip-a-Month

Example: Loan Trailer(s) #21,22,23(Check your Statement, Call 24, or Online Banking for your specific trailer #'s)

1. Loan Trailer #: \_\_\_\_\_

2. Loan Trailer#: \_\_\_\_\_

3. Loan Trailer #: \_\_\_\_\_

4. Loan Trailer#: \_\_\_\_\_

## 3. Administrative Processing Fee:

Deduct from Trailer #: \_\_\_\_\_

Check Enclosed: \_\_\_\_\_

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrowers Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by the Member Service Representative \_\_\_\_\_ Checklist \_\_\_\_\_ Message Entered \_\_\_\_\_ Sent \_\_\_/\_\_\_/\_\_\_

By signing above, you authorize FiCare Federal Credit union to advance your due date by one month and understand that this will extend the maturity date of your loan. A\$30.00 processing fee is charged for each loan you choose. Interest will accrue on the unpaid balance during the month you skip your payment, and when the payments resume, the unpaid interest will be collected first. FiCare reserves the right to refuse any skip-a-payment request. If denied, you will be notified by mail. Payday Alternative Loan (PAL) payments cannot be skipped. Other restrictions may apply; refer to the account and loan disclosures and agreements.