



Mountain Gem Credit Unions annual Holiday Skip a Payment

Skip one payment on each conventional credit union loan for a processing fee of \$25.00.
Chose a month that best fits your needs: November, December, or January
(Sorry, this offer is not available on line-of-credit or home equity and mortgage loans)

All we ask is that:

- Your loan account at the credit union be in good standing;
- You have not received an extension agreement or modification agreement on your loan in the past 12 months
- You understand that finance charges will continue to accrue on all skipped payments (in effect, you are agreeing to extend your loan(s) by one month beyond the original end date)
- You return this form 10 days before your payment(s) is/are due.
- You understand it is your responsibility to verify your auto payments are restored correctly immediately after your skip pay month.

I want to Skip-a-Payment on the following loan(s):

<u>Account #:</u>	<u>Suffix:</u>	<u>Payment Amount:</u>	<u>Month you wish to Skip:</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

I understand that taking advantage of this promotion will in no way change the provisions of the original note.

Please check:

- _____ My payment(s) is/are made by payroll deduction or direct deposit and I understand the payment amount will be deposited to my share account.
- _____ I make my payments through the mail or in person. Please adjust my payment date.
- _____ Enclosed is my donation of \$25.00 per loan processing fee.
- _____ Please withdraw \$_____ from my share savings account for processing fee.

Name: _____ Daytime Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Signature: _____ Date: _____

Please fill out above information completely and fax, email, or drop off and we will process your request promptly!

*From all of us to all of you
Have a Safe and Happy Holiday Season!*