

# ***Just in time for the Holidays...***

## ***Skip-a-Payment!***

Take a break from your loan payments for a month and use the money for your holiday vacation, gifts, expenses or simply save it for a rainy day!

For only \$35 per loan you can be payment free for an entire month.

Just complete the form below and either fax it to 303-770-4883, drop it off at your local MCCU branch, or mail it in to us.

- \* If you have multiple qualified loans, you are eligible to skip them all!
  - ◆ Qualified loans include: Auto's, personal/signature and other secured loans such as motorcycles and RV's.
- \* \$35 administrative fee applies to each loan payment skip request.
  - ◆ Administrative fee is non-refundable and must be paid at the time of request.
- \* This offer is good through January 31, 2017.

### ***Skip-A-Payment Form***

Return this completed form by your loan payment due date, to defer your November, December or January loan payment.

Member Name: \_\_\_\_\_ Day Phone: \_\_\_\_\_  
Account #: \_\_\_\_\_ Loan Suffix(s): \_\_\_\_\_ & \_\_\_\_\_

I wish to skip my payment for (circle one)

\_\_\_\_ November **or** \_\_\_\_ December **or** \_\_\_\_ January

\_\_\_\_ Enclosed is my Administrative Fee of \$35.00 per loan request.

\_\_\_\_ Please debit my **savings** or **checking** (circle one) account \$35.00 for the Administrative Fee. Funds must be available.

Terms and Conditions: By signing below, you request that Metrum Community Credit Union (MCCU) defer your loan payment(s) as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided for in your original loan agreement, during and after that time; 2) deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payments as originally scheduled; 3) this payment deferral will extend the maturity date of your loan(s), at which time all remaining amounts of principal and interest must be paid; and 4) you will be required to resume your regular monthly payments in the following month. If you previously elected GAP insurance or Debt Protection Credit Life and/or Disability insurance, the insurance coverage will not be extended beyond the original maturity date. All deferrals subject to MCCU approval. Your account must be in good standing at time of request. If loan payment is process by ACH transfer, request for skip payment must be received at least 4 business days prior to due date to allow the ACH skip. **Accounts that have received a hardship skip payment within the last 12 months or a late fee assessed in the last 6 months do not qualify.** Skip payments cannot be used to skip your fist loan payment (new loans). The Administrative fee is nonrefundable if request is denied. Offer not valid on any mortgage or line-of-credit type loan.

Signer: \_\_\_\_\_

Date: \_\_\_\_\_

Co-borrower: \_\_\_\_\_

Date: \_\_\_\_\_

Owner of Collateral (if different than above): \_\_\_\_\_

Date: \_\_\_\_\_