

Skip A Payment Coupon

Too many bills to pay? Get a little relief during the holidays. Enjoy **\$0.00** payment(s) on your Coloramo FCU loan(s) during the month of November, December, or January...you choose the month. Simply complete the coupon below and you could have extra money in your pocket to cover all of those extra holiday expenses.

Please return this coupon to the credit union at least ONE WEEK before your payment due date. All persons obligated on the original loan must sign this coupon. Loans must be of current status. You can't have skipped two payments since last year's program and four monthly payments must be made before you are eligible for the Skip A Pay on the loan in question. **Offer does not apply to credit cards or loans secured by real estate.**

I wish to skip my (check one) November, or December, or January loan payment. I understand that there will be a **\$30.00 processing fee for each loan payment skipped**. My loan term (or maturity date on closed-end loans) will be extended and interest will continue to accrue during the month that my payment is skipped. My credit rating will not be negatively affected. GAP Insurance may not cover skipped payments. The missed payments may be deducted from the amount you will receive if you file a claim. Other restrictions may apply. Your normal monthly payments will resume the month after the payment is skipped.

Member Name _____ Account Number _____ Daytime Phone _____

Loan # _____, _____, _____. Payment Amount \$_____, \$_____, \$_____.

Please deduct the processing fee from my Account # _____ Prime Share or Checking.

Check here if your loan is set up for Auto Transfer. If you have authorized a bank to bank transfer, it will be stopped for one month. If you have payroll deduction or direct deposit, the funds will remain in your account here at Coloramo FCU.

Signed by Borrower _____ Co-Borrower/Co-Signer _____

Date _____ **Deadline for the Nov., Dec., or Jan. Skip is one week before your due date.**