

Put some EXTRA

Jingle

In your pocket

*Skip-A-Pay this
November, December or January*

The extra money you need to make it through the Holidays.. What better gift can you give yourself? As a valued FFEFCU member, you can save for Holiday shopping by skipping a payment on one, two or all of your qualifying credit union loans!

Loans that have been disbursed prior to **09/01/18** qualify to skip a payment this holiday season.

This excludes all real estate, credit cards, special promotional loans and student loans.

There is a **\$35** processing fee for the first loan, **\$25** for the second, and **\$10** for every following loan to take advantage of this great offer. We'll deduct the fees from either your savings or checking account at the time of application - just indicate which account below. If you decide to not have the fee deducted, please send a check with your application. Fee must be paid in advance of application, regardless of approval. Loans can only be skipped for one full month (November, December or January). If multiple loans are being skipped, they must all be skipped in the same month.

Interest will continue to accrue on your loan during the month you skip a payment.

Please submit this application at least **7 days** prior to the payment due date. Submit by faxing it to **724-438-0924**, mailing it to **364 Morgantown St. Uniontown, PA 15401**, emailing it to **office@ffefcu.org** or dropping it by the office!

YES, I would like to skip a loan payment in (Choose One) November December January

Type of Skip-A-Loan Payment* Vehicle Signature Signature/Title Variable Share/Certificate

I understand the cost of Skip-A-Loan Payment is \$35.00 for one loan, \$25.00 for second loan and \$10.00 for each following loan to process the application*

Member Name _____ Daytime Phone _____

Interested in lowering other monthly payments? Yes No Loan Number(s) to Skip _____

Automatic fee withdraw from Share Checking Club 8 Account # _____

*The appropriate processing fee will automatically be deducted from your account. All skip-a-payments must occur during the same month. I/We hereby authorize Fayette Federal EFCU to defer my payment for the loan(s) I/We have listed above. I/We understand that interest will continue to accrue on the outstanding balance and may result in higher total finance charges on my loan(s). Therefore, I/We understand it may be necessary for me/us to make extra payments after the loan(s) would otherwise have been paid off. Skipping payments will extend the term of my/our loan(s). All my/our accounts with Fayette Federal EFCU are current and in good standing to the best of my understanding. All of my loans are current (less than 10 days past due in the past 12 months). If it is found that my/our accounts are not in good standing, the application for skip-a-payment will be denied. All skip payments are subject to Fayette Federal EFCU loan officer approval.

Member Signature _____

Date _____

Co-Borrower Signature _____

Date _____