

PUT MORE JOLLY IN YOUR HOLIDAY

Holiday Skip-A-Pay Program

This November, December, or January

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! *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. *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. Skip-a-Pay applications submitted in whole or in part that are illegible or incomplete may not be processed. To qualify for deferment you must be current on your loan payments and have a positive balance in all of your accounts, including your \$5 minimum share balance. Loan(s) to be skipped must have been disbursed prior to *09/01/20* and/or have 6 on-time, monthly payments made to qualify.

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

Call our office today with any questions!

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 _____

Loan Number(s) to Skip _____

Automatic fee withdraw from **Share** **Checking** **Club 8** **Payment Enclosed** Account # _____

*All selected loans must be skipped during the same time period. 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 _____