## You may choose to skip a monthly loan payment during December or January

I understand that there is a \$35 processing fee for each loan payment I choose to skip. The processing fee does not reduce the principle. This will delay the payoff of the loan(s) and the skipped payment(s) will continue to accrue finance charges. I am aware that by skipping payment(s) the benefit from GAP insurance (if applicable) may be reduced by the amount of the payment skipped. Life and disability insurance (if applicable) will continue to accrue. Not available on ARC Visa cards, mortgages, home equities, business loans or line-of-credits. All loans and accounts must not be delinquent at the time Skip-A-Pay is received and processed. Loan must have at least a 6 month payment history. Additional criteria may apply. Offer is subject to credit union approval.

		Please circle month to skip December / January	
Name		Payment Options	\$35 per loan
Daytime Phone		$\square$ I have enclosed a check for the total amount due	\$
		$\square$ Please deduct the total amount due from my account	Total Amount Due
Member #	Loan #	Member # Checking / Savings	
	Loan #	-	
Member Signature		Co-Borrower Signature Date	