

Need More Dough For Christmas?



Let your Credit Union ease your mind and your pocketbook this Holiday Season.

With Christmas upon us, you can now take advantage of our Skip-A-Payment Program!

Simply complete the form located on the back and return it to:

Walker County Educators FCU.

Qualifications:

- Loan must be current.
- One full payment must have been made on your account.
- There is a \$15 charge for each loan skipped. You may write a check or authorize the withdrawal from your share account.
- The following loans are not eligible for Skip-A-Payment: Real Estate Loans, Special Rate Loans (ex. Holiday Loans, Vacation Loans, and Back-to-School Loans), or any loan in Bankruptcy.
- Walker County Educators FCU reserves the right to deny any Skip-A-Payment request.

Walker County Educators FCU

"A Helping Hand for Your Financial Needs"

Yes, I would like to skip my loan payment(s)!

Name: _____

Phone Number: _____

Loan #	Payment You Wish to Skip:	
	November 1st (Oct. 31st Check)	December 1st (Nov. 30 th Check)

Place a check under the month you would like to skip.
(You may only skip one month - not both.)

DEADLINE TO SUBMIT:

- November 1st no later than October 18
- December 1st no later than November 10

Skip-A-Payments are ONLY for the two months listed above. SKIP-A-PAYMENTS DO NOT APPLY TO THE PAYMENTS DEDUCTED FROM YOUR DECEMBER PAY CHECK.

- I have enclosed \$15 per loan skipped.
- Please deduct \$15 from my share account for each loan skipped.

I understand that skipping my November or December payment will extend my loan(s) maturity date. This will not affect my payment record since the skipped payment will be added to the end of my loan(s) and this does not alter the terms and conditions of my original loan contract. Interest at the agreed rate will continue to accrue on the outstanding balance of each loan. Payments will resume the following month.

Member Signature

Date

Co-Member Signature

Date

<i>For Credit Union Use Only</i>	___ Loan current
Received By: _____	___ One Full Payment made
Date: _____	
Processed By: _____	
Date: _____	___ Fee Received