



Skip your loan payment this Holiday!

It's the holiday season! Put some additional cash in your pocket and SKIP YOUR LOAN payment. Use the extra money to prepare your home for family and friends, purchase gifts, or treat yourself. The choice is yours. Just complete and return (either in person, mail or fax to 800-223-8731) the below application to us and we'll take care of the rest.

This program allows you to skip one month's payment (the first two bi-weekly payments or the first four weekly payments) for a low fee of \$30 per eligible loan. We will deduct the \$30 fee, per loan, from your savings or checking account, or we can add the fee to your loan balance. If you normally make your loan payment by check, simply send the \$30 fee instead of the loan payment. If paying by Direct Deposit or Payroll Deduction, the money will be transferred to your savings or checking account and will be available for immediate withdrawal.

Enjoy the season!

Skip-A-Payment offer is limited to only one month per eligible loan. Loan must be 6 months old or older to qualify. Loans not eligible include SRC Subsidized Loans, First and Second Mortgages, VISA®, Salary Advance Line of Credit Loans, and all Line of Credit loans. The monthly advance and service fee will extend the maturity date of your loan. Credit Life Insurance, disability Insurance or GAP Waiver coverage will only cover the original term of contract; extensions will not be covered. Interest will accrue on the unpaid balance during the month you skip your payment, and when payments resume, the unpaid interest will be collected first. Loans must be current. If you use a coupon book, please move the coupon for the month you skipped to the back of the book. Standard Register Federal Credit Union reserves the right to refuse any skip-a-payment request.

Fax to 800-223-8731 or drop off at our office.

Name: _____
Address: _____
Member#: _____



Select one method for payment:

- Add \$30 service fee to loan balance
- Withdraw \$30 per loan from savings
- Withdraw \$30 per loan from checking
- Check enclosed – \$30 per loan

Select one period to skip payment:

- November monthly payment** (please return form by October 20)
- December monthly payment** (please return form by November 20)

Write loan number(s):

Loan # _____ Loan # _____ Loan # _____

Borrower's Signature: _____ Date: _____

Co-Borrower's Signature: (if applicable) _____ Date: _____