



Get ahead start on your holiday expenses with
SKIP-A-PAYMENT!*

Qualified borrowers may choose to skip their December loan payment(s) for a \$30 processing fee (for each loan skipped). Some restrictions apply.

Yes, I want to skip-a-payment! Please defer my consumer loan payment(s) for the month of December 2018. I understand that this form must be submitted to SCCU **before the due date.**

Borrower Name _____ Daytime phone number (____) _____

Loan Account Number which skip-a-payment applies: _____

Suffix(s) for skip-a-payment: _____ (\$30 fee for each loan modified)
 Select payment options:

___ Please deduct the processing fee (\$30 per loan) from my account # _____.

___ I have enclosed a check for the processing fee (\$30 per Loan)

By signing below I (we) understand that the terms and conditions of my (our) loan agreement will continue to apply, with the exception that there will not be a regular scheduled monthly payment required during the month of December 2018. Deferral of my (our) loan payment will result in my (our) having to pay a higher total finance charge and the loan repayment term will be extended by one month. I (we) understand that SCCU reserves the right to terminate this offer.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____
(All borrowers must sign before skip-a-payment will be approved)

*Offer excludes real estate loans, credit cards, Signature loans, and loans that are past due at the time skip-a-payment form is received by the Credit Union. Payment will not be extended until the completed form (signed by all borrowers) and the \$30 processing fee for each loan is returned to SCCU and the skip-a-payment is approved by SCCU management. Skip-a-payment is only allowed if at least four full monthly payments have been made on the loan.

Offer expires 12/31/18