



# Campus Credit Unions HOLIDAY SKIP A PAYMENT Program

Take a break by skipping a payment for the holidays.

Name: \_\_\_\_\_

A. Month to Skip: (Check one)

November or  December

B. List the Loans you want to Skip:

Account Number: \_\_\_\_\_

Suffix \_\_\_\_\_ Suffix \_\_\_\_\_

Suffix \_\_\_\_\_ Suffix \_\_\_\_\_

C. Please deduct the \$20 fee per loan from:

Savings  Checking

Check/Cash Enclosed

Signature: \_\_\_\_\_ Date \_\_\_\_\_

If you have an auto loan or consumer loan with CCU, you can skip your November or December payment.

Let's face it. Thanksgiving and Christmas aren't cheap. We want you to enjoy this time of year without all the financial stress. So take a break from your loan payments.

**Qualifications:** Must be a member in good standing with all loans current. All loans must be current, and new loans must have received at least 1 full payment to qualify. Delinquencies more than 30 days past due in the previous 12 months, disqualifies loans from participating in CCU's 2018 Holiday Skip a Payment program.

The maximum number of payments skipped in a month: One monthly, Two bi-weekly, Two semi-monthly or Four weekly.

There is a \$20 processing fee to skip payments on each loan. Skip a Payment is allowed on the following loan types: Vehicle loan and Signature loan. The following loan types do not qualify: 1<sup>st</sup> or 2<sup>nd</sup> mortgage, Visa Credit Card or Lines of Credit. It is agreed that this form constitutes as an extension request. **The loan payment will be deferred and added to the end of the original loan term.** All other terms and provisions of the original loan agreement are unchanged and remain in effect. Interest continues to accrue during the deferral period and will be owed when payments resume.