

Holiday Skip-A-Pay

*Skip-A-Pay requests are subject to approval. **This offer does not apply to real estate loans, credit cards, or loans with an annual percentage rate of 15.99% or higher.** I wish to participate in the Mills42 FCU Skip-A-Payment Program. Please defer payment for the loan(s) listed on this certificate. I understand that in order to be eligible to participate in the Mills42 FCU Skip-A-Payment, I must be a member in good standing, my loan must be current, and no payments, interest, or fees may be outstanding. This program may not be available on Loans during the first (11) months of the loan agreement. There is a \$25.00 processing fee to skip a payment on each loan listed. I understand that interest will continue to accrue on the outstanding balance of my loan until it is paid in full. I understand that I continue to be responsible for the entire outstanding principle and interest of my loan, and that I will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my pledge of security shall remain in effect until the loan is fully repaid. I understand that my next regular payment will be due on the scheduled payment date, January 15, 2018. I also understand that skipping a payment may increase the number of remaining loan payments.

Unless I am enclosing a check, I authorize Mill42 Federal Credit Union to debit my account \$25.00 for each payment I choose to Skip.

Please transfer the processing fee from the selected option below (please select one):

1. Savings account# _____
2. Checking account# _____
3. Check enclosed

YES*! I want to skip my regular loan payment for the month of December.

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Borrower's Signatures (If a joint loan, all borrowers must sign). I/We agree to the terms above.

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Borrower's Signature*

Co-Borrower's Signature*

Print clearly all name(s) on loan account:

I/We want to skip loan payment(s) for: Member #: _____

Loan Number: _____ Loan Number: _____ Loan Number: _____