

Skip-A-Pay

# Unwrap Some Joy

## Skip your November OR December loan payment!



Unwrap some joy this holiday season by skipping your November or December loan payment! With a little extra cash in your pocket, you can focus on what matters most – celebrating with loved ones, making memories, and enjoying the spirit of the season. For only \$25 per loan payment skipped, you can bag that extra cash you need to make the season even brighter!

Just complete the form below and return it to any Family Savings branch with your \$25 fee(s) or method of payment. Remember to return the completed form and payment BEFORE your November or December payment is due.

**Questions? Please call (256) 543-9530 or Toll Free at 888-311-3728**

**YES**, I'd like to skip my payment for (choose one)  **November 2024**  **December 2024**

Check if your payment is currently an automatic draft from your FSCU account.



Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone #: \_\_\_\_\_

Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_ | Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_

Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_ | Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_

I will pay my fee(s) by: ( ) Debit my FSCU Savings Account #: \_\_\_\_\_

( ) Debit my FSCU Checking Account #: \_\_\_\_\_

( ) Cash/Check: \_\_\_\_\_

**\*Request cannot be processed until all fees are paid.**

**Primary Member must sign the request form.**

Primary Member Signature(s): \_\_\_\_\_ Date: \_\_\_\_\_

This offer excludes Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans, Commercial/Business Loans, Credit Cards, and Lines of Credit. By signing up to skip your payment, you authorize Family Savings CU to extend your final loan payment by one month. Interest will continue to accrue on your loan during the month you skip your payment. Loan must be current and account in good standing to qualify for this offer. All other terms and conditions of the loan(s) will remain the same. There is a \$25 Skip-A-Payment fee per loan. If paying \$25 fee through a transfer from a FSCU Savings or Checking Account, funds must be available over any minimum balance requirement to cover the fee at the time this form is processed. Payment protection, GAP and/or Depreciation Protection may not apply to the extended loan term. **No more than two payments may be skipped within a calendar year.** The primary member must sign the request form. Offer valid for payments in November or December 2024 only. FSCU must receive this signed authorization form before your November 2024 or December 2024 payment(s) is due. Any loan that is less than 6 months old or has had an extension or loan modification with extension in the past 6 months does not qualify. If you have an automatic payment from your FSCU account to the loan payment you are skipping, contact FSCU to have the payment schedule modified. If you have an automatic payment from your account with another institution to the loan payment you are skipping, you are responsible for making the necessary adjustments to your automatic payment. Not doing so may cause the skipped payment(s) to still be deducted from your account.



**Simply return this completed form with fee payment(s) to your nearest branch office before your November or December 2024 payment is due.**