



# Love Your Loan

# HOLIDAY

## SKIP-A-PAYMENT

When you got your loan at Family Savings Credit Union, we told you how much you'd love it. Now there's even more to love about your loan: you can skip a payment this holiday. For just a small \$25 skip-a-payment fee, you'll have the extra cash you need for some more presents under the tree or to give more to those in need. Trust us, you're going to love it.

Just fill out the form below and return it to your nearest branch with your \$25 fee or payment method. Remember to return the form and payment to us BEFORE your December loan payment is due.

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

- YES**, I'd like to skip my December payment(s).
- 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 \_\_\_\_\_

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

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

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

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

**Both Primary and all Joint/Co-Signing Members must sign the request form.**

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

Joint/Co-Signing Member Signature(s) (if applicable): \_\_\_\_\_ Date: \_\_\_\_\_

Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans, Credit Cards, Lines of Credit, or ODP Repayment Loans. By signing this form to skip your payment, you and any joint/co-signers 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 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 an 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 and/or GAP Insurance may not apply to the extended loan term. No more than two payments per loan may be skipped within a calendar year. The primary and all joint/co-signing members must sign the request form. FSCU must receive this signed authorization form before your December 2018 payment is due. Any loan that has been opened, has had an extension or a loan modification in the past 6 months does not qualify. Account must be in good standing to qualify.



**Simply return this completed form with fee payment(s) to your nearest branch office before your December 2018 payment is due.**