

Skip-A-Pay

Time for a Holiday Happy Dance!

Skip your November OR December loan payment and have more cash this Christmas!



The holidays are full of reasons to celebrate. At Family Savings Credit Union, we want to give you one more reason to dance for joy. That's why we're inviting you to **skip your November OR December loan payment**. Whether you're buying gifts, cooking big family meals, or traveling to see loved ones, skipping one month's payment puts more money in your pocket for the moments that matter most.

Just complete the form below and return it to your nearest branch with your \$25 fee(s) or method of payment. Remember to return the form and payment to us **BEFORE** your November OR 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 payment for (choose one) ☐ **November 2025** OR ☐ **December 2025**

☐ 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 FSCU Savings Account #: _____

(choose one)

() 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 2025 only. FSCU must receive this signed authorization form before your November 2025 OR December 2025 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.** Accounts Federally Insured by NCUA.

Simply return this completed form with fee payment(s) to your nearest branch office before your November OR December 2025 payment is due.