

Skip-A-Pay

Experience
a Little
Extra Joy
this Holiday
Season.



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 per payment skipped, 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(s) 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 _____

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.

Primary Member must sign the request form.

Primary Member Signature(s): _____ Date: _____

Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Troubled Debt Restructured Loans or 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 and/or GAP Insurance 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. FSCU must receive this signed authorization form before your December 2020 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. Members who have taken a Family Savings CU COVID-19 payment relief option do not qualify for the December Skip-a-Payment promotion.



Simply return this completed form with fee payment(s) to your nearest branch office before your December 2020 payment is due.