



Huntington County Federal Credit Union

**Need extra cash for the holiday season?
Skip Your November, December or January
Payment!**

Wouldn't it be nice to be able to skip-a-payment on your loan(s) and use that money for something else? By offering this Skip-a-Pay program, we hope to help make your holidays more enjoyable!

Qualifications for the Skip-A-Payment Program:

- All of your loans with us must have been kept current for the past 6 mos.
- You may not have any current delinquent loans or credit cards with us.
- Your request must be signed by joint borrower or co-signer if applies.
- \$25 fee for each loan deferred—paid at time request is processed.

To take advantage of this program, be sure your request is made by or before your regular scheduled payment due date!

Come by the Credit Union and complete a skip-a-payment form or print out this page and drop off, fax or mail.

Yes! I want to skip my loan payment(s) for:

November

December

January

SUFFIX
(8X-X)

TYPE
(Auto, Personal, etc)

X _____
PRIMARY BORROWER SIGNATURE

X _____
CO-BORROWER/CO-SIGNER

If your payments are weekly, we will extend your due date by four payments; biweekly, we will extend your due date by two payments; monthly, we will extend your due date by one payment. Payments that are being made through payroll deduction or direct deposit will be placed in your savings or checking where they can be accessed. You agree and understand that by deferring your payment FINANCE CHARGES will continue to accrue which will result in you paying higher total finance charges; will extend the terms of your loan; you will be required to resume your payments the following month; a fee of \$25 PER LOAN DEFERRED will be deducted from your savings or checking account at HCFCU or paid in cash for this service at the time the request is processed. All deferrals are subject to HCFCU approval.

*No more than (2) payments can be deferred per calendar year.