

December Loan Skip-a-Payment

Dear Member,

At Tri-Cities Community Federal Credit Union we believe our members deserve special consideration during the holiday season, which is why we may allow you to ***Skip a Payment*** on your auto, signature, home equity or RV loan during the month of December. We will donate 50% of the processing fees we collect to the **Union Gospel Mission** to help with food and shelter for our local homeless, which is especially needed during the cold winter season.

Please read the terms and conditions below, fill out and sign the voucher below, deliver it to the credit union one week before your payment is due – and (if you are eligible) enjoy some extra cash this holiday season. If you have any questions feel free to call us at 735-8331.

Note: we may need to determine whether you are eligible for this skip-payment – based on the type of loan, your payment history, etc. First Mortgages and Credit Card loans are not eligible for this program. **You are responsible to ensure that the payment is made, and to find out if you are not deemed eligible.**

Sincerely,



Doug Wadsworth
President
Tri-CU Credit Union

YES! I would like to skip my December monthly loan payment:

Applicant Name: _____ Account #: _____ Loan: _____

Co-signers: _____ Account #: _____ Loan: _____

Phone Number: _____ My loan is on "Automatic Payment"

Please withdraw the \$40 fee (per loan) from Account #: _____ Savings Checking

A check is enclosed for the \$40 fee (per loan).

Signature: _____ Date: _____ Signature: _____ Date: _____

Terms and Conditions: *Mortgage, Land and Credit Card Loans are not eligible for the SKIP-A-PAYMENT program.* To qualify, your loan and accounts must be

in good standing and current to the day of the request. Past delinquency or account problems may result in ineligibility. A \$40 processing fee per loan is required and loan interest will continue to accrue on a daily basis, resulting in a later final payoff day and higher estimated finance charge than disclosed on the original loan agreement. We reserve the right to deny this program to any borrowers judged to pose a repayment risk, or any other reason as determined by the credit union. This program is only available during December of each year. **Borrowers are responsible to ensure payments are made as agreed whether or not they are notified of**

ineligibility. All signers of the original loan agreement must sign this certificate, including any co-signers or owners of collateral.