

As a valued member of HTM Credit Union, you have been selected to participate in our Holiday Skip-A-Payment program. This means that you may skip your November or December payment on your credit union loan. And if you have more than one loan, you can skip a payment on each!

Skipping a payment is like “making a loan to yourself” and will allow you to take charge of this year's holiday budget. Use the extra cash for holiday travel, gifts, entertaining or any holiday expenses. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

**It's Easy to Apply!**

Simply complete the application below, put it in an envelope and mail it back to us. You may also fax it to (978) 372-0654 or bring it into the credit union. We'll do the rest.



**Holiday-Skip-A-Payment Rules**

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday-Skip-A-Payment request.
2. Loans cannot be past due at the time of request. All Real Estate Loans (i.e., Mortgages, Home Equity Line of Credit Loans, Home Equity Loans, Overdraft Line of Credit Loans and Home Improvement Loans, etc.) are not applicable. Application and approval required for all skipped payments. All applications are subject to the Credit union's final approval.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

**HOLIDAY SKIP-A-PAYMENT APPLICATION**

Name \_\_\_\_\_

Account # \_\_\_\_\_

Loan Payment Amount \_\_\_\_\_

Skip: **November** or **December** Payment

Loan Payment Amount \_\_\_\_\_

Skip: **November** or **December** Payment

How is your loan paid? **(Circle one)** CASH/CHECK, PAYROLL DEDUCTION or INTERNAL TRANSFER

Please deduct the \$25.00 processing fee from my **(Circle one)** SAVINGS, CHECKING or PAYMENT ENCLOSED

Signature

Joint Signature (if applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.

**By signing above, you authorize HTM Credit Union to extend your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period.**

**For Credit Union Use Only**

Account # \_\_\_\_\_      Suffix \_\_\_\_\_  
 Pay Code \_\_\_\_\_      Next Due \_\_\_\_\_  
 Process Date \_\_\_\_\_      Fee \_\_\_\_\_  
 Advance Due Date \_\_\_\_\_  
 Payroll \_\_\_\_\_



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