



The Holidays are Coming... So is Skip-A-Pay!

It's easy for money to run short when wish lists are long during the holiday season. So, in our holiday tradition, we're offering Skip-A-Payment.

Take a break from your loan payments so the holidays won't break your budget. Members in good standing with all loan payments current, have the option to skip their November, December, or January loan payment.* Simply complete and return the Skip-A-Payment Request form.

SKIP-A-PAYMENT REQUEST FORM

Name

Account #

Loan Suffix#

Select the month you would like to Skip-A-Payment

November December January

Please deduct the Skip-A-Payment fee from my Account

Account # Share Checking

Please defer my payment for payment for the account listed above during the month selected above. I understand that all terms and conditions still apply and that the interest will still accrue on the unpaid balance at my contact rate and that I must be a member in good standing.

Signature

Date

**Not all loans will qualify for this skip a pay offer: Loans must be at least 6 months old, in good standing, cannot have had an extension in the past twelve months. Excludes First Mortgage, Home Equity Loans and Lease payments. MasterCard skip payments will be available directly on your MasterCard statement. A \$30 processing fee is assessed for request forms submitted 15 days before your due date. Requests submitted with 14 days or less to your due date will be charged a \$35 processing fee. All request forms must be received before the current months payment is due and will not be accepted on the loan due date or after. Processing fee must accompany request or be available in the account upon receipt of the request. Request cannot be processed if fee is not available. Members can only request one month for the holiday skip-a-payment.*

**PLEASE RETURN TO: First Choice Credit Union
1055 S. Congress Avenue, West Palm Beach, FL 33406
OR FAX TO: (561) 641-7931**