

OUR HOLIDAY GIFT TO YOU...LOAN AND VISA SKIP-A PAYMENT

Would you like to enjoy the holiday season without the worry of meeting your loan/Visa payments? Your Credit Union can help by allowing you to skip to two payments during the months of November, December and January.

Just select the payment(s) below that you would like to skip, enter your loan number(s), sign and date below and return to the Credit Union.

There is a \$25.00 service fee per loan to take advantage of this offer, \$5.00 of which will benefit our charity of choice.

\$25.00 service fee per loan enclosed

Withdraw \$25.00 service fee per loan

Savings_____ or Checking_____

Account # _____

Please include loan#(s)/Visa to skip payment(s) on _____, _____, _____

Select by circling the months you would like to skip:

You may choose up to 2 consecutive months.

November, December and January

This request must be submitted no later than 1 week prior to the first loan payment you wish to skip!

Borrower's Signature: _____ Date _____ Co-Borrower's Signature: _____ Date _____

*Certain restrictions may apply, call the Credit Union for further details. Mortgage loans and Home Equity loans are not eligible for skip-a-payment. Skipping these payments extends the maturity date of your loan. Interest continues to accrue on the unpaid balance during the month(s) you skip and when payments resume. The unpaid interest will be collected first. Wolverine State Credit Union reserves the right to refuse any skip-a-payment request. Loans are not eligible if they have been past due within the past six months. Skip a payments will also change the amount of eligible benefits in the case of a GAP claim.

**Visa note: Normal finance charges do apply. You are not eligible, if you are over your limit or if you have been past due during the past six months.