



Put a Little Happy in Your Holidays!



# “Skip-A-Payment”

We admit it, we love the holiday season ... and now, we’re sure you will too! That’s because we’re offering you the opportunity to “Skip-A-Payment” during the holiday months of December and January.

If you have an auto loan, personal loan, share-secured loan, easy access line-of-credit or Visa® Credit Card with UMe Credit Union, we’ll let you skip your loan payment.

## How’s that for a little holiday cheer?

You can choose to skip your December or January loan payment. For payments made by payroll deduction, direct deposit or automatic transfer, the money will remain in the account it’s deposited into. For loans paid by cash, check or money order, you won’t need to send your payment for the month you selected to skip. A \$20 service fee per loan will be charged, payable by check, cash, or via transfer from a deposit account. One payment skip per loan.

To skip a payment, simply complete the form below and return it to the credit union or fax it to us at 818) 238.2930. Once we receive your request, your account will be reviewed.

**Once you’re approved, there’s nothing left to do but enjoy the holiday season!**

If you have any questions, please call us during credit union business hours at 818) 238.2900.



### YES, I WOULD LIKE TO SKIP MY LOAN PAYMENT FOR (CHECK ONE)

DECEMBER     JANUARY

*I understand the interest will continue to accrue and the skipped payment will extend my loan’s maturity date.*

I wish to pay the Skip-A-Pay fee with an automatic deduction from my:     Savings     Checking     Check is enclosed

Print your name \_\_\_\_\_

Your signature **X** \_\_\_\_\_

Co-signer signature (if applicable) **X** \_\_\_\_\_

Account number(s) \_\_\_\_\_

Loan(s) to be skipped:     auto     personal     share-secured     easy access line-of-credit     visa® credit card

Please fax to: **818) 238.2930** or mail to: **UMe Federal Credit Union | P.O. Box 7767 | Burbank, CA 91510-7767**

*\*Member agrees to make the scheduled payment due for the month following the payment deferral, and all scheduled payments thereafter. By signing the Skip-A-Pay request form, member agrees to all terms & conditions. Interest will accrue on all affected loans and may cause the maturity date on each to be extended. At least three payments must be made on all eligible loans. Loans must be current for the last 6 months and all shares in good standing.*

**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.