



Skip-A-Payment makes holiday shopping merry and bright

If taking a holiday from debt tops your wish list this year, we have good news! Skip-A-Payment lets you postpone your UMe loan and Visa payments in November or December*, freeing up extra cash for everyone on your gift list.

If you have an auto loan, personal loan, share-secured loan, home equity line-of-credit (HELOC), easy access line-of-credit or Visa® credit card with UMe, we'll let you skip your loan payment. How's that for a little holiday cheer?

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 \$25 service fee per loan will be charged, payable by check, cash, or via transfer from a deposit account. One payment skip per loan.

To enroll in 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 for eligibility.

This holiday season, let Skip-A-Payment help you cover everyone on your gift list!

*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.

Yes, I would like to skip my loan payment for (check one)

NOVEMBER DECEMBER

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 _____

Co-signer signature (if applicable) _____

Account number(s) _____

Loan(s) to be skipped:

auto loan personal loan share-secured loan home equity line-of-credit (HELOC) 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