



Skip-A-Payment . . . good thru January 31, 2012

Need a break from your loan payment? **Skip It!**

That's right! You can now elect to skip your loan payment in November, December or January!

****Skip-a-pay service is not available for any loans secured by real estate or open-end loans****

Member Name: _____ Acct #: _____

Daytime Phone: _____ Loan #: _____

I wish to skip my payment for (select one) **November**, **December** or **January**

Enclosed is the Processing Fee of \$25.

Please debit my **savings** or **checking** (circle one) account \$25 for the Processing Fee. *(funds must be available).*

All skip-a-pay requests must be received five business days prior to loan payment due date. All Skip-A-Pay requests are subject to approval. Loan payments that are past due or are being paid through disability insurance will not be able to take advantage of this special offer.

By signing and returning this form to the Sweet Home Federal Credit Union, I understand that interest will continue to accrue on my outstanding principal balance during the month I elect to skip and the term of my loan will be extended. Any insurance that I have on my loan(s) will terminate on the date outlined in the original loan agreement. If I have GAP insurance on my loan, I understand that all principle amounts not paid when due under the original loan documents because of the changes made in this Agreement shall be deemed to be in default for purposes of calculating the GAP amount in the event of a loss of the vehicle. I also understand that all other provisions of the original note except those changed by this agreement will remain in force and full effect. In addition, if my loan payments are automati-

Signer of loan: _____ Date: _____

Co-borrower: _____ Date: _____

*Co-borrower signature is required if there is a co-borrower on the loan.

Mail or Drop off: Sweet Home FCU, 656 N. French Road, Ste #5, Amherst, NY 14228

Please complete a separate form for each eligible loan you wish to skip. Please call (716) 691-9187 if you have any questions.



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