



Enjoy some extra cash this holiday season!

You may qualify to skip your December consumer loan payment.



FILL OUT THIS FORM COMPLETELY, SIGN AND RETURN TO US BY: MAIL: First Financial CU, PO Box 25587, Albuq, NM 87125; FAX: (505) 462-1912 or drop it off at any of our branch locations. Loans that have already skipped a payment in 2020 are ineligible. Final approval of this skip pay is subject to the discretion of First Financial Credit Union. A letter of denial will not be sent. If you have any questions, please call 766-5600 or 800-342-8298.

Name: _____ Member # _____

Phone # _____ YES, I would like to skip my **DECEMBER** loan payment on the loans listed below.

FFCU OFFICE USE ONLY	
approved	new payment date
	/ /

Loan ID#	Payment	Payment Frequency	Charge \$20 Processing Fee Per Loan To
	\$	<input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Weekly	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan
	\$	<input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Weekly	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan

SIGNATURE OF PRIMARY MEMBER _____ DATE _____

By signing this document I understand that interest will continue to accrue and the Skip Pay will cause my loan to extend past the original maturity date. I authorize FFCU to charge \$20 processing fees as indicated above. I also understand that my faxed signature may be confirmed and that I have full responsibility for the loan as if I were in an office of FFCU.

**Skip Pay requests available for December payment until 12/31/2020, and final approval of the skip pay request is subject to the discretion of First Financial Credit Union. This offer excludes: credit cards, real estate loans, lines of credit, holiday loans, vacation or "Whatever" loans, workout loans, government shutdown loans, loans with forced placed insurance or any loans originated prior to 12/01/2013. Loans cannot be delinquent 30 days within the last 12 months. Loan(s) must have at least six months of payment history, and all of your credit union loans must be in good standing. Members who have declared bankruptcy or have already skipped a payment in 2020 prior to December are ineligible. Finance charges will continue to accrue during the deferment period and may extend the original term and increase the finance charges. Other restrictions may apply. A \$20 fee per loan for each skip pay will apply. Your Skip Pay request must be received no later than 10 days prior to payment due date, or date payment is automatically deducted from your account. Only one skip payment per loan is allowed in a 12-month period.*