## TAKE A HOLIDAY FROM YOUR LOAN PAYMENT!

## Skip a payment on your Meritus Credit Union Ioan.

As a valued Meritus Credit Union member, you are eligible to skip a payment on your loan (excluding all real estate loans, Momentum loans, lease-like loans and Visa® credit cards). Skip a payment on your loan this holiday season to have more cash for gifts, travel or paying off debt. Just select the month you want to skip (November or December), and we'll take care of the rest. If you have more than one qualifying loan, you may skip a payment for each loan.

## **Details:**

- » Each loan skipped requires a \$35 processing fee (can be paid with a check or deduction from your Meritus CU savings or checking account).
- » You will need to <u>cancel your payment for the month you decide to skip</u> if your loan payment is automated through online/mobile banking or via ACH payment from a non-Meritus CU account.
- » Interest will continue to accumulate on your loan during the month that you skip your payment.
- » Real estate loans, Momentum loans, lease-like loans and Visa credit cards are not eligible to be skipped.
- » All skip-a-payment requests are subject to approval.

Simply fill out the request form below and submit at a branch or mail to Meritus Credit Union at 515 Guilbeau Road, Lafayette, LA 70506. Please call us at 866.989.2800 for more information.

MAIL REQUEST FORM TO MERITUS CREDIT UNION AT 515 GUILBEAU ROAD, LAFAYETTE, LA 70506

## Skip-a-Payment Request Form 2025

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Name	Account Number			
Street Address	City / State / Zip	Daytime Phone		
1. Circle the month you want to skip (choose one):	November 2025	December 2025		
2. List the loan number(s) and payment amount(s) you want	to skip:			
☐ Loan Number:	Payment Amount: _			
☐ Loan Number:	Payment Amount: _			
□ Loan Number:	Payment Amount: _	Payment Amount:		
3. Please deduct the \$35.00 per loan fee from (check one):				
☐ My Meritus CU Savings Account	☐ My Meritus C	☐ My Meritus CU Checking Account		
Account Number				
☐ I have enclosed a check in the amount of \$	(Must total \$35.00 per Joan na)	vment vou are requesting to skip)		

By signing above, you hereby authorize Meritus Credit Union to extend your final loan payment by one month. You must resume making your regular payments the month following your skipped payment. Interest will continue to accumulate on your loan during the month you skip your payment. Excludes all real estate loans, Momentum loans, lease-like loans and Visa® credit cards. If you have chosen GAP coverage on your loan and choose to take advantage of the Skip-a-Payment promotion, your coverage may be affected. Only two Skip-a-Payments are allowed per year per loan. All loans and deposit accounts must be current to qualify. Insured by NCUA. Equal Housing Lender.