CHEMCEL
Federal Credit Union
We're Here for You!

Skip Your December Loan Payment

Rules and Disclosures:

1. You must be in good standing with the credit union. This means all loans* and account balances must be current when Skip Pay Coupon is received by the credit union.

2. The skip pay offer only applies to loans granted before **July 1, 2026**. Real estate or home equity loans not eligible.

3. The skip pay coupon for a payment from an outside financial institution (ACH), must be turned in to the credit union no later than **November 27, 2026** to skip your December loan payment(s). NO EXCEPTIONS!

4. The skip pay coupon for all other payment types must be turned in no later than **November 30, 2026** to skip your December loan payment(s).

5. Complete the coupon; cut it off and return it to the credit union by mail, night drop, fax, or in person. There will be a **$25.00** per loan fee to take advantage of this offer. Online applications also available. If you want fees deducted from your credit union account, please make sure funds are available for withdrawal.

6. Loan payment amounts will be deposited to your savings or checking account if there are current direct deposit or payroll deduction payments being made.

*Some loans may not qualify for this offer. **Interest will accrue and you are agreeing to amend the terms of your agreement. All fields must be completed prior to submitting this Skip Pay Form to Chemcel FCU.** Please defer payment for the loan(s) listed on this form for one month. I understand interest will continue to accrue on the outstanding balance of the loan until it is paid in full. I understand that I will continue to be responsible for the entire outstanding principal and interest on my loan and must continue to make monthly payments after the original maturity date/amortization period until all principal and interest is paid in full, and that my pledge of security shall remain in effect until the loan is fully repaid. I also understand that I remain responsible for all Payment Protection plans during the month in which my payment is skipped, if applicable. Regularly scheduled payments will resume in **January 2027**. Please contact a Member Service Representative for more information

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Member Name _____ Account Number _____

Home Phone _____ Work Phone _____ Cell Phone _____

Suffix(s) & Payment Amount(s) _____

$25.00 PER SKIPPED LOAN PAYMENT

Debit Savings _____ or Checking _____ or Check Enclosed _____

Interest accrual will continue during the period of the skip pay.

Date _____Member Signature _____

For Office Use Only:
Loan Department Approved: _____ Other Action: _____

Payroll Dept Approved: _____