



TIS' THE SEASON FOR FREEZING YOUR LOAN PAYMENT!

HOLIDAY SKIP-A-PAY IS BACK.



If your loan payments are paid by payroll deduction, the amount of your payment (weekly, bi-weekly, or monthly) will be deposited into your savings or checking account. The Skip-A-Payment processing fee will be deducted from your savings or checking account. The skipped payments may extend the payoff date of your loan or increase the amount of your last payment due when the loan matures.

You agree to pay the fee of **\$25.00**.

The skipped payment(s) will be due at the time of the loan maturity or when the loan is paid in full. Note: This may extend the term of your loan or increase the amount of your last payment: finance charges will continue to accrue on the outstanding balance.

Mortgage loans, LOC, Just For You, GO Loan, Courtesy Pay, Back-to-School Loans, Freedom Loans, and Visa® credit cards are not eligible for the Skip-A-Payment program. The loan origination date must be before May 1, 2024. Loan(s) must have been current within the last 12 months. Loans with a deferment will not qualify for Skip-A-Payment. You promise that everything stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the credit union to obtain credit reports in connection with this application for creditworthiness and for any update, increase, renewal extension, or collection of the credit received. You understand that the credit union will rely on the information in the application and your credit report to make its decision.

For a limited time, we're offering you the chance to skip your loan payment(s) and instead, use those funds for holiday expenses. You may skip a payment on any or all qualified loans in good standing for the month of December (excluding real estate loans, LOC, Just for You, VISA Credit Card, Back-to-School Loans, (loans disbursed less than six (6) months), and delinquent loans within the past twelve (12) months).*

SKIP-A-PAYMENT APPLICATION

Complete the information below and return it to a branch representative, **along with your most current pay stub or other proof of income**, and return it to us by mail, fax 404-856-5016, or drop it in our night deposit. Opt-in requests must be received by November 15, 2024.

Name: _____

Account # _____

Address: _____

CUA Loan Number: _____

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Mortgage/Rent Pymnt: _____

Monthly Gross Income: _____

Work #: _____

Employment: _____

Work Address: _____

Cell #: _____

Email address: _____

Yes, I would like to opt into the skip-a-payment program.

Signature _____

Date _____