



MAKE YOUR HOLIDAY SHOPPING EASIER !

**SKIPPING YOUR NEXT PAYMENT IS A SNAP!
JUST FOLLOW ONE OF THESE SIMPLE STEPS:**

1. LOG INTO ONLINE BANKING AND CLICK ON "SP" NEXT TO ANY ELIGIBLE LOAN AND FOLLOW THE PROMPTS.
OR
2. COMPLETE THE FORM AT THE BOTTOM OF THE PAGE, OR DOWNLOAD IT AT HONORCU.COM. BE SURE TO TELL US WHICH ACCOUNT TO TAKE THE \$40 APPLICATION FEE FROM OR INCLUDE YOUR PAYMENT IF YOU ARE DROPPING THE FORM OFF AT A BRANCH.
OR
3. FILL OUT THE FORM BELOW AND FAX TO 269.983.3445, OR BRING IT TO A BRANCH BY DECEMBER 31, 2016.

***RULES**

- YOUR ACCOUNT MUST BE IN GOOD STANDING. THIS MEANS ALL LOANS AND ACCOUNT BALANCES MUST BE CURRENT WHEN THE SKIP PAY COUPON IS RECEIVED BY THE CREDIT UNION.
- LOANS ARE ELIGIBLE FOR SKIP PAY AFTER (6) MONTHS OF HISTORY. LIMIT (1) SKIP PAY PER CALENDAR YEAR AND MUST BE (6) MONTHS APART.
- YOU MAY SKIP MORE THAN ONE LOAN FOR AN APPLICATION FEE OF \$40 EACH.
- FORM MUST BE SIGNED BY AT LEAST ONE BORROWER.
- REAL ESTATE, LINES OF CREDIT, AND CREDIT CARD LOANS ARE NOT ELIGIBLE FOR THIS OFFER.
- THERE WILL BE A \$40 SKIP PAY APPLICATION FEE PER LOAN. IF YOU CHOOSE TO HAVE THE APPLICATION FEE DEDUCTED FROM YOUR CREDIT UNION ACCOUNT, THE FUNDS MUST BE AVAILABLE FOR WITHDRAWAL.
- IF YOU CHOOSE TO SKIP YOUR PAYMENT AND YOUR LOAN PAYMENT AUTOMATICALLY TRANSFERS FROM AN HONOR ACCOUNT, IT WILL NOT TRANSFER DURING THAT MONTH. YOU WILL NOT NEED TO DO ANYTHING WITH YOUR AUTOMATIC TRANSFERS, EXCEPT IN THE FOLLOWING CIRCUMSTANCES:
 - IF YOU SKIP THE PAYMENT ON THE DAY IT'S DUE, PLEASE CONTACT THE CREDIT UNION TO STOP THE AUTOMATIC TRANSFER AND FOR ASSISTANCE ADVANCING YOUR DUE DATE FORWARD.
 - IF YOU CHOOSE TO SKIP YOUR PAYMENT AND YOUR LOAN PAYMENT AUTOMATICALLY TRANSFERS FROM AN OUTSIDE SOURCE, YOU'LL NEED TO CONTACT THE AUTOMATIC PAYMENT SOURCE TO STOP THAT MONTH'S PAYMENT.

NAME _____ DAYTIME PHONE _____

ACCOUNT _____ LOAN SUFFIX _____

\$40 APPLICATION FEE FOR EACH LOAN PAYMENT SKIPPED

PLEASE TRANSFER \$40 PER SKIPPED LOAN FROM: **OR** ENCLOSED IS A CHECK FOR \$40 PER SKIPPED LOAN

ACCOUNT _____

SAVINGS (000) CHECKING (001)

OTHER HONOR ACCOUNT (PLEASE DESIGNATE SUFFIX)

BORROWER SIGNATURE _____

BORROWER SIGNATURE _____

DATE _____

Credit Union Use	
_____	Completed by
<input type="checkbox"/> AFT <input type="checkbox"/> ACH	<input type="checkbox"/> Fee processed
	<input type="checkbox"/> Due date changed
<input type="checkbox"/> Loan maturity date changed	<input type="checkbox"/> SP Tracker Added
_____	Processed Date