



This Summer, Take a vacation from your next loan payment!

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.
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.
3. Fill out the form below and fax to 269.983.3445, or bring it to a branch by July 31, 2017.

***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.
- Loan must be open for a minimum of (6) months prior to skipping loan payment.
- Limit (2) skip pays per calendar year and skipped payments cannot take place in consecutive months.
- 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.
- Limit (8) skip pays per life of any specific loan.
- 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 _____

Account _____ Loan Suffix _____

\$40 skip pay application fee for each loan payment skipped

Please transfer for each skipped loan from: **OR** Enclosed is a check for each 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