LA JOYA AREA FCU

SUMMER SKIP-A-PAYMENT

2015

Dear Member:

If you need extra cash for summer, La Joya Area Federal Credit Union has a great way for you to get it. As a valued member, you are entitled to skip a payment on your credit union loans this summer (real estate and credit card loans excluded). If you have more than one loan, you can skip a payment for each. Just choose the month you want to skip and we'll take care of the rest.

The processing fee to take advantage of this service is just $35 per loan. This is your chance to get the extra cash you need without applying for a new loan. Sign up for your Summer Skip-A-Pay program today by providing the following information:

Indicate the month you want to skip (only 1 month can be skipped):
❒ June ❒ July ❒ August

Indicate the loan(s) you want to skip:

Loan #	Monthly Payment
_____	_____
_____	_____
_____	_____

Name _____
Phone #_____
Acct. #_____
Social Security #_____

- You may mail or deliver this form to any La Joya Area FCU office.
- Form will not be accepted in the drive-thru.
- Form must be received at least 2 weeks before the payment is due.
- All loans must be current to qualify and all vehicle loans must have full coverage insurance.
- The $35 processing fee per loan must be paid at the time this form is delivered to the credit union.
- Interest will continue to accumulate on your loan during the month you skip your payment.
- If your loan payment is made via payroll deduction, the total monthly payment amount will be credited to your Share Savings Account in the month you elected to skip.
- Courtesy Pay must not be negative 30 days or more.
- Loans may not have been more than 30 days delinquent six months prior to the skip-a-payment requested.
- You must have a minimum of 6 months credit history with the credit union to qualify for a skip-a-payment.

By signing below, you authorize La Joya Area Federal Credit Union to extend your final loan payment(s) by one month.

Your signature:_____ Date: _____

Joint Signature:_____ Date: _____

OFFICE USE ONLY

$35 Paid From: [] Checking [] Savings [] Cash
Processed by Teller _____ Date_____
File Loan Maintenance Done by Teller _____ Date_____