La Joya Area FCU
Holiday Skip-a-Payment

Dear Member:

If you need extra cash for the holidays, 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 holiday season (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 Holiday Skip-A-Pay program today by providing the following information:

Indicate the month you want to skip (only 1 month can be skipped):
❒ November ❒ December ❒ January

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.

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_____