

Holiday Skip-A-Payment

If you need extra cash for the 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 winter (real estate, Pay Advance 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 – November, December or January – and we'll take care of the rest.

The fee to take advantage of this service is just \$35 per loan. This is your chance to get the extra cash you need for a fabulous summer vacation or any other expenses you may have...without applying for a new loan. Sign up for your Summer Skip-A-Pay program today by providing the following information on the coupon below:

- ✳ Indicate which month you'd like to skip a payment (November, December or January form must be received at least 2 weeks before payment is due.
- ✳ All loans must be current to qualify and all vehicle loans must have full coverage insurance.
- ✳ You may fax or deliver this letter to the credit union at Palmview or La Joya Branch. Fax # (956) 581-9657
- ✳ Courtesy Pay must not be negative 30 days or more
- ✳ If your loan payment is made via payroll deduction, the total monthly payment amount will be credited to your Sharing Savings Account in the month you elected to skip and interest will continue to accumulate on your loan during the month you skip your payment.

Member # _____ Name: _____ Phone Number _____

Indicate the month you want to skip:

November December January

Circle the loan (s) you want to skip:

Loan #	Payment Amount
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P O BOX 1300
 La Joya, Texas 78560
 (956) 585-6207
 Fax (956) 581-9657
www.lajoyacreditunion.coop

Your signature: _____ Date _____

Joint Signature, if necessary: _____ Date _____

By signing above, you authorize La Joya Area Federal Credit Union to extend your final loan payment by one month. The \$35 processing fee per loan will be automatically deducted from your available Share Savings Account. 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 following the month you elected to skip. All loan payments must be current to qualify. Please allow a minimum of two weeks for us to process your request.

OFFICE USE ONLY

\$35.00 paid from ___ Checking___ Savings___ Cash___	Date _____
Processed by Teller _____	Date _____
File Loan Maintenance Done by Teller _____	Date _____