

A gift from us to you.

SKIP YOUR LOAN PAYMENT!

Need some extra money this holiday season? No problem!

With Methuen Federal Credit Union's Skip-A-Payment program, you can apply to skip a payment on your November, December or January payment on your credit union loan(s).

Take the money you would typically use for your payment and spend it however you choose, including on gifts, travel or holiday festivities.

We value our members and this is our way of thanking you for your loyalty.

Apply today by completing the application below. Send it back to us by mail or fax, or drop it off at our office.

HOLIDAY-SKIP-A-PAYMENT RULES

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday-Skip-A-Payment request.
2. All Real Estate Loans (i.e. Mortgages, Home Equity Line of Credit Loans, Fixed Home Equity Loans), Overdraft, Line of Credit Loans are not applicable. Application and approval required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period



HOLIDAY-SKIP-A-PAYMENT APPLICATION

Name _____ Account # _____

Loan Payment Amount _____ Skip (Circle one) **NOVEMBER, DECEMBER** or **JANUARY** Payment

How is your loan paid? (Circle one) **CASH/CHECK, PAYROLL DEDUCTION** or **INTERNAL TRANSFER**

Please deduct the \$25.00 processing fee from my (Circle one) **SAVINGS, CHECKING** or **PAYMENT ENCLOSED**

Signature

Joint Signature (if applicable)

Skipped payment does not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan. By signing above, you authorize Methuen Federal Credit Union to extend your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period.

For Credit Union Use Only

Account # _____ Suffix _____ Pay Code _____
Next Due _____ Process Date _____ Fee _____
Advance Due Date _____ Payroll _____



Excellence in service - past, present and future



Equal Housing Lender

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