



# Holiday Skip-A-Payment Program

Give yourself some extra cash just in time for the holiday season with Ewa FCU's Skip-A-Payment Program.

Qualifications for the Skip-A-Payment Program:

- Member must be in good standing
- Loans must be current
- A minimum of four (4) consecutive payments must have been made on all loans you wish to skip

Interest will continue to accrue during the deferment period and your final loan payment may be extended by one month. Visa credit cards are excluded from this program.

Should you meet all qualifications and would like to request this holiday offer, simply complete the form below and return it to our office at least **10 days before** the payment date you wish to skip.



cut here

## Holiday Skip-A-Payment Program

Member Name: \_\_\_\_\_

Account Number: \_\_\_\_\_ Daytime Phone #: \_\_\_\_\_

Please indicate the month that you would like to skip:

November, 2017

December, 2017

January, 2018

Please indicate the applicable Loan Suffix Number(s): \_\_\_\_\_

By signing below, I understand that the terms and conditions of my loan agreement will apply except that there will not be any regular monthly payments required during the deferral period set forth above. Interest will continue to accumulate on my loan during the month I skipped my payment, deferral of my regular or minimum monthly payments will result in having to pay a higher total FINANCE CHARGES, and my loan repayment schedule will be extended. Thereafter, I must make my regular monthly or minimum payments. Payments made through Direct Deposit/Payroll Deduction will be deposited into my Shares or Share Draft account for the month I am skipping my payment. All loan payments must be current to qualify, may be subject to credit union approval. *This offer does not apply to credit card accounts. Offer ends January 31, 2018.*

Applicant's Signature: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

### FOR OFFICE USE ONLY:

Date Received \_\_\_\_\_ Date Processed \_\_\_\_\_ Teller #: \_\_\_\_\_



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Return in person, by mail, or fax