

Holiday Skip - A - Payment... CCU's Gift To You

Champion Credit Union knows that the holidays can put a lot of stress on your finances. Here is your chance to keep some extra cash for your holiday shopping or other expenses. Qualifying members have the choice of skipping their loan payment(s) in either November, December, or January for just a processing fee of \$35.00.



Simply complete the skip-a-payment coupon request on the reverse side, return it to the credit union, and relieve a little of the financial stress caused by the holidays. Don't wait! Get the extra cash you need by skipping your payment and get your holidays off to a happy and great start with CCU.



SP14

Help make my holidays happy!

Name _____

Member Number _____

Check enclosed Deduct fee from my account:

Best number to contact you _____

Signature _____

Please skip my loan payment!

Indicate the month you wish to skip your payment

November December January

Indicate the loan(s) you wish to skip

Note _____ Normal Payment \$ _____

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By signing above, you understand and agree to the following terms and conditions. Champion Credit Union, Inc. will extend your final loan payment by one month. Finance charges will continue to accrue on your loan during the month you skip your payment at the rate in your original loan agreement. Premium charges for Credit Protection will continue to accrue on the loan during the skipped payment period. Member cannot be past due on any loan accounts with CCU and must have loan at least six months prior to the skip request. All loan accounts with CCU may not have been delinquent 60 days or more in the past 12 months to qualify for skipped payment. Only one monthly payment, per loan, may be skipped in either November, December, or January. You will be required to make your normal monthly payment on the due date in the month following the skipped payment. Loans secured by a residence, overdraft loans, and Visa credit cards are not eligible for skipped payment. Other conditions may apply. All loan payment skip requests are subject to credit union approval. A \$35.00 processing fee will be charged per skipped payment, per loan.

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