

Skip Your November or December 2017 Loan Payment

Let **IBEW & United Workers Federal Credit Union** present you with your first holiday gift by making available our holiday Skip A Payment offer. This is our way of thanking you for your loyalty to the Credit Union as well as bringing a little holiday cheer to you. **There is a small processing fee of \$15.00 per loan or \$25.00 for multiple loans per account.**

Things to remember:

- You can choose to skip either your November **or** December 2017 loan payment(s).
- Your accounts must be in good standing.
- The length of your repayment period will be extended.
- Home equity loans, first or second mortgages and work out loans are not eligible.
- Loans with forced placed insurance are not eligible.
- Does not apply to first payment on loans.
- Loans with GAP insurance coverage may not qualify.

To take advantage of this offer just fill in the coupon below and return it to the Credit Union. You may also fax your request to 503-253-4773. The coupon must be filled in completely and signed.

Payroll deductions and payments transferred from another financial institution will continue to be processed but the funds will be deposited into your regular share account instead of applied to your loan(s).

Should you need additional cash our Credit Union is ready to assist you with a loan, VISA or VISA limit increase.

The staff of IBEW and United Workers Federal Credit Union supports the union trades.

I would like to skip my Nov 2017 **OR** Dec 2017 loan payment. Suffix(es)

Please take the processing fee from my Account Enclosed is my check in the amount of \$
 Suffix

Please send me a Loan Application Please send me a Visa Application

Name Account Number

Applicant's Signature Co-Applicant's Signature

Guarantor's Signature Co-Guarantor's Signature

By signing and accepting this agreement, I/we understand that any life or disability insurance coverage I/we may have on my loan will terminate on the original termination date set forth in our Loan and Security Agreements and Disclosure Statement. I/we understand this adjustment extends the repayment period of my loan(s) and that the finance charge will continue to accrue on the unpaid balance(s). **The processing fee of \$15.00 or \$25.00 for multiple loans will be automatically deducted from my regular share savings or checking account at the Credit Union unless I have enclosed the proper amount with this coupon.** I/we understand that the Credit Union will have the final approval to skip a loan payment on my account and approval on new loan requests.

(2017)