

Let the Holiday Season Begin
 With Extra Cash in Your Wallet
 Skip December and January for \$60.00 per loan
 Or
 Skip December or January for \$35.00 per loan

Name: _____

Account Number: _____ Loan Suffix: _____ Date(s) to Skip: _____
 Loan Suffix: _____ Date(s) to Skip: _____

For convenience, this form may be faxed to 254-752-0552 or scan the completed document and email to cwall@culink.net.

Terms and Conditions:

- By participating in 1st University CU's Skip-A-Payment program, you request that 1st UCU defer your loan payment(s) as indicated. You agree and understand that:
- If a new loan, a full payment must be made before the loan is eligible for a skip a payment.
- Loan(s) must be current.
- FINANCE CHARGES will continue to accrue at the rate of your original loan agreement.
- Deferring your payment will extend the term(s) of you loan(s) and increase the finance charge.
- You will be required to resume your monthly payments the following month.
- If you elected GAP coverage, the coverage may not be extended beyond the original maturity date (please review your GAP disclosure).
- If you make your 1stUCU loan payment automatically from another financial institution, **it is your responsibility to cancel/postpone your payments.**
- If you have authorized 1stUCU to initiate withdrawals from another financial institution, **you must notify 1stUCU at the time of your Skip-A-Payment request**, by doing so, 1stUCU may suspend the automatic (ACH) transfer for one month.
- All Skip-A-Payment requests are subject to 1stUCU approval. Loan must be current and otherwise in good standing. Each loan may only be skipped twice per year, including the Holiday Skip-A-Payment promotion. The processing fee is \$35 per loan skipped for one month, \$60 per loan skipped for the December & January option. Excludes: All Real Estate loans, loans re-written for collection purposes, loans with original terms over 120 months.
- If your loan is being paid by cash or check, please remit \$35 for one month or \$60 for two months for each loan being skipped to; 1st UCU 24 La Salle Ave, Unit C Waco, TX 76706. Please be aware that your loan(s) will not be skipped until the fee is received. Loans paid via payroll will be deposited into your savings account minus the fee(s).

By signing below, I understand the method I have selected to process the Skip-A-Payment coupon will be deducted from the account I have indicated above. I further understand and agree to the Skip-A-Payment Terms and Conditions listed above.

 Member Signature

 Date

