

**Need extra cash for gifts this year?**

# **HOLIDAY SKIP-A-PAY is here!**

**Simply fill out the information below, and return it to BRECO!**

**Fax, Mail, or Email your request by December 5, 2018.\***

**Please choose which month to SKIP. It's that easy!**

**Name:** \_\_\_\_\_ **Member #:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Daytime Phone:** \_\_\_\_\_ **Mobile Phone:** \_\_\_\_\_

Choose which month you would like to skip and list the loans that you would like to Skip for Holiday 2018. All loans and accounts must be in good standing and current prior to Skip-A-Pay being processed. Final approval is at the discretion of BRECO Federal Credit Union. By deferring my payment, I understand interest will continue to accrue on the outstanding balance and that by taking advantage of this offer the final loan payment may be extended by 1 month. If payments are weekly, bi-weekly or semi-monthly, the entire month of payments will be skipped. Payments made through payroll deduction or Direct Deposit will be deposited into your default account for the month. We will resume payments as scheduled (the unpaid interest will be collected first) following the month as indicated above. I understand there is a \$35 per loan processing fee. By signing I agree to and understand the terms of this agreement.

Loan # \_\_\_\_\_ Loan # \_\_\_\_\_  
Loan # \_\_\_\_\_ Loan # \_\_\_\_\_  
Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

**Choose Which Month you wish to skip; circle only one: October –November- December**

Please Skip (#) of Loans \_\_\_\_\_ @ \$35(each) fee = \_\_\_\_\_

*Draft my Savings*  *or Checking*  *Signature:* \_\_\_\_\_

**\*The Following Loans are not eligible for Skip-A-Pay: First Mortgage, Home Equity, Land Loans, Credit Cards, loans that are less than 90 days old, and any loan that has been delinquent within the past (3) months. If your account is not in good standing or if the processing fee is not available, the Skip-A-Pay will not be processed. Requests must be received in the month you wish to skip your payment. Last day to apply is 12/5/18.**

**BRECO Federal Credit Union**

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