



Do holiday expenses put a squeeze on your budget?

NCU's "Holiday Skip-A-Payment" may be just what you need. This October, November, December, or January you can skip a payment on qualifying loans by simply completing the attached request form(s), include fee payment and return to any NCU office at least 10 days before your next pay date. A Loan Officer will contact you and let you know when your Skip-A-Payment has been approved.

SKIP-A-PAYMENT REQUEST

(check one): October Payment November Payment December Payment January Payment

Normal Payment Method (check one): Payroll Deduction Cash/Personal Check/Homebanking Auto Wd from another institution Auto transfer from NCU account

Please Pay My \$25.00 Fee: By Enclosed Check By Debiting My: Checking / Savings

Member Name _____ Member Name _____

Street Address _____ City, State, Zip _____

Member No. _____ Loan No. _____ Phone No. _____

Yes, I accept your Holiday Skip-A-Payment Offer of 1 monthly, 2 bi-weekly/semi-monthly or 4 weekly payments, for my October 2015, November 2015, December 2015, or January 2016 loan payment(s) and I have marked the month I choose. I understand that by skipping this payment my loan term will be extended by one month and that the interest (finance charges) will continue to accrue on the unpaid balance of my loan, resulting in an increase in my final payment. I also understand that Northwoods Credit Union is not able to extend this offer to Mortgage Loans, Line of Credit Loans, Workout Loans, Holiday Loans, Overdraft Loans, Visa, loans with late payment in the past six months, loans opened on or after September 1, 2015. If refinanced or traded in – SAP may not be used until after 1st payment is made. Other restrictions may apply. Membership eligibility required. Everyone on the loan must sign.

Member Signature _____ Date _____ Co-Borrower/Co-Signer Signature _____ Date _____

NCU OFFICE INFORMATION:

System Updates Done By Loan Officer: _____ Date: _____ Referred By MSR: _____ Date _____

Verified Correct By: _____ Date: _____ Back Office ACH Origination Updated By: _____ Date _____

