



Dear Member,

Relax and enjoy the season with some extra cash in your pocket. Our holiday Skip-A-Payment program allows you to defer your December 2018 loan payment until the end of the term.

**It's easy to do.** If you would like to take advantage of this program, we will charge your share/savings account a \$40.00 processing fee. Please make sure your share account has available funds for the fee. You also need to read over the attached Skip Pay Agreement/Authorization. Complete, sign and return the form below so we receive it by November 30, 2018. Or you may fax the form to (330) 877-1081. Then simply skip the payment normally due between December 1 and December 31, 2018, and keep the cash! If you have any questions, call our friendly representatives at (330) 877-4370.

**Sign up today — the holidays are fast approaching.** Think of the extra gifts, surprises, entertaining and decorations you can afford! This season, sign up for our Skip-A-Payment program, and create your best holiday ever!

Happy Holidays!

*Renee Rose*  
 Renee Rose  
 President/CEO

It's a hop,  
**SKIP**  
 and a jump  
 to carefree  
 holidays



Hurry – we must receive  
 your Skip-A-Payment request  
 by November 30, 2018!

**Please Note:** By skipping a payment, your loan will mature later than stated on your loan disclosure. You will also have more total interest than stated on your loan disclosure. If your loan is paid via payroll deduction or automatic payment transfer, the amount normally applied to your loan may be deposited into your share or share draft account. You may only skip one loan payment per loan. Certain qualifications apply to participate in the Skip-a-Pay program. Not all members and/or loan types may qualify.



Federally insured  
 by NCUA

## Skip-A-Payment Request

By signing below, you agree that your regular scheduled loan payment on loan account number \_\_\_\_\_ due in December 2018 may be skipped. You understand that by skipping this loan payment, your loan will accrue additional finance charges and will effectively delay the payoff date of your loan.

You authorize Lake Community Federal Credit Union to deduct the \$40.00 processing fee from your account. The \$40.00 processing fee must be in your account when you return this authorization form to our office.

On your regular payment due date in January 2019, the terms of your original loan agreement will resume. **This form must be received in our office on or before November 30, 2018.**

Print name(s) \_\_\_\_\_

X \_\_\_\_\_  
 Signature

\_\_\_\_\_ Date

X \_\_\_\_\_  
 Co-Signature\*

\*Required for joint borrowers.

\_\_\_\_\_ Date

Complete, sign and return this form so we receive it by November 30, 2018. Or you may fax it to (330) 877-1081.