



Don't Skip Your Holiday... Skip Your Payment!!

IECFCU DIVISION OF CCNCU would like to see you relax, and take a break from your loan payment this holiday season. You may extend your loan one monthly payment and resume your normal payment schedule the next month. What you do with the extra money is up to you.

To enjoy your payment break, simply complete the form on the reverse side and return it to the credit union in one of these convenient ways:

**IECFCU
DIVISION OF CCNCU
PO BOX 2679
Springfield, IL 62708**

**Fax Number:
(217) 529-5566**

You may also email the form to iecfcu@aiec.coop .If emailing please ensure that you are sending the form as a secure email.

**Enjoy your Holiday season! Thank you for allowing us to
serve you.**

Sincerely,

IECFCU DIVISION OF CCNCU

Holiday Skip-A-Pay

This agreement must be signed by all borrowers, co-borrowers, and cosigners.

*Please note that Home Equity Loans and Delinquent Loans are not eligible for deferral. Also loans granted after September 1st, 2018 are not eligible for deferral. *Please note Visa Credit Card Skip is only for the month of December.

I would like to Skip-A-Payment on the following loan(s):

Account # _____ Loan # _____

Loan # _____

Loan # _____

Visa Last 4 Digits # _____

Please indicate which payment you would prefer to skip:

_____ November 2018

_____ December 2018

_____ Biweekly Loan Payment (Skip last payment in November and first payment in December)

Borrower Signature

Date

Co-Borrower Signature

Date

Print Name

Print Name

*I understand that the terms and condition of my loan agreement will apply except that there will not be any regular monthly payments required on approved requested deferral period. Afterwards I must make my regular monthly payments. I understand that finance charges will continue to accrue during the deferral period. I understand that deferral of my regular payments will result in having to pay higher total finance charges, and that my loan repayment schedule will be extended. I also understand that the credit union reserves the right to terminate this offer at any time.

I have a loan with another financial institution. I would like information about how IECFCU DIVISION OF CCNCU can help me take a break from a payment on this loan as well.

Preferred Contact Method: _____ Day Phone # _____
_____ Email address _____