



Don't skip your holiday...

Skip your payment!

Give your wallet a break this holiday season with CCNCU's Skip-A-Payment program! You can either skip November or December loan payment(s) and use those funds to make your holiday merry and bright!

To take advantage of this offer , simply complete the form on the reverse side and return it to the credit union in one of these convenient ways:

EMAIL: LENDING@CCNCU.COM

SECURE FAX: (877)347-1450

MAIL CCNCU:

3919 N UNIVERSITY

PEORIA, IL 61614

ENJOY YOUR HOLIDAY SEASON AND THANK YOU FOR ALLOWING US TO SERVE YOU!

MEMBERS CHOICE
CREDIT UNION
A Division of Cooperative Choice Network Credit Union

IEC Financial
CREDIT UNION
A Division of Cooperative Choice Network Credit Union

PARISH MEMBERS
CREDIT UNION
A Division of Cooperative Choice Network Credit Union

 **IRSE**
CREDIT UNION
A Division of Cooperative Choice Network Credit Union

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 July 1, 2023 are not eligible for deferral.

☐ **YES! I want to take advantage of the Skip-A-Payment**

Name: _____ Account Number: _____

Loan(s) Number: _____ Daytime Phone: _____

Please indicate which payment you would like to skip:

☐ **November 2023** ☐ **December 2023** ☐ **Bi-Weekly Payment**

Last payment in November and first in December

I understand that the terms and conditions of my loan agreement still apply except that there will not be any regular monthly payments required on the approved requested deferral period. Afterwards, I must make my regular monthly payment(s). I understand that the finance charge(s) will continue to accrue during the deferral period. I understand that deferral of my regular payment(s) will result in having to pay a higher total finance charge, 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 understand that loans being paid through Trustage Disability Insurance are excluded.

VISA Credit Card Skip-A-Pay . The skip-a-pay will only be available in December. Please see your upcoming credit card statement for more information. The credit card finance charge will continue to accrue as normal. The monthly minimum payments will resume in January 2024.

BORROWER SIGNATURE

CO-BORROWER SIGNATURE

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