

Looking for **EXTRA CASH** this Holiday Season?

Skip a Loan Payment!

The holiday season is full of exciting events, big surprises– and plenty of expenses! That’s why we are offering you the opportunity to skip your loan payment and enjoy a little extra money throughout the holidays

You can unwrap all these benefits:

- Convenience-** No hassles, no headaches.
- Flexibility-** Buy gifts, pay off some bills, or enjoy a weekend getaway.
- Peace of Mind-** Free up some extra cash just when you need it most!

The processing fee to skip loan payments for one month is \$25.00 per loan.



UNIVERSITY
FEDERAL CREDIT UNION
UND Memorial Union

2901 University Ave Stop 8222
Grand Forks, ND 58202
701-777-2274
Branch Office
1575 17th Ave S
Grand Forks, ND 58201
701-775-3738



*Terms and Conditions: By participating in UFCU’s Skip-A-Payment program, you request that UFCU defer your loan payments as indicated. You agree and understand that: 1.) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after that time; 2.) deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3.) the payment deferral will extend the terms of your loan(s) and you will have to make extra payments after your loan(s) would otherwise be paid off; 4.) you will be required to resume your payments the following month; and 5.) a fee of \$25 per loan will be deducted from a savings or a checking account for this service at the time the request is processed. All deferrals are subject to UFCU approval. Your loan(s) must be current (have no amounts past due) to apply for this offer. Certain restrictions may apply. Excludes UFCU real estate secured loans, Visa credit cards and lines of credit. Loan must be established for six months before a Skip-A-Payment can be used.

Name

Address

Phone

I want to skip my loan payments for (choose one month)		
_____ October	_____ November	_____ December
Member Number	Loan Number	Payment Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____

Borrower 1 Signature

Borrower 2 Signature

For Credit Union Use Only : Date_____ Approved_____ Denied_____ Changed Payroll_____	
_____	Paid Fee_____
Loan Officer	