

## Skip-A-Pay Letter for Consumer Loans

Take a Holiday from your loan payments. As a valued Reliance Federal Credit Union member, you may be eligible to skip-a-payment on your credit union loan this Holiday Season. Simply choose which month you'd like to skip your payment(s) – November, December or January – and we'll take care of the rest!

To take advantage of this opportunity, you only need to respond by mailing or Faxing (610-783-6921) the voucher below. You can skip payments on one or all of the loans listed. We'll deduct the \$35 processing fee *per loan* from your Savings or Checking, so there is no need to include the payment with the voucher. If you make your loan payments automatically through Payroll Deduction, we'll deposit your loan payment(s) for the month into your Savings.

**Important: The maturity date of your loan will be extended one month and interest will continue to accrue on your loan during the month you skip your payment.** The voucher must be received at least five days before the payment is due, and the fee must be in your account at the time voucher is received or skip-a-pay will not occur. **If your loan is secured by an auto, the value will be reviewed and the skip may be denied. If the skip is denied you will receive a call from our loan department.**

- Have more money available for Holiday shopping or any other expenses
- It's fast and easy! Just sign and return by FAX (610-783-6921) or mail.

Here's your chance to easily free up some much-needed cash for vacation shopping or other expenses. Don't miss out! Just complete the coupon, then FAX (610-783-6921) or mail.

By signing below, you authorize Reliance Federal Credit Union to extend your final loan payment by one month. The \$35 processing fee *per loan* will be automatically deducted from your Share Savings or Checking account. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through Direct Deposit/Payroll Deduction will be deposited into your Share Savings for the month you are skipping your payment. All loan payments must be current to quality. Acceptance of this offer will result in an extension of your loan maturity date. Offer is non-transferable.

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This offer is valid only on loans current and in good standing.

Non-transferable offer

Valid only for loans and party specified.

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Signature \_\_\_\_\_

Phone Number \_\_\_\_\_

Deduct \$ \_\_\_\_\_ (\$35.00 per Loan) from Savings \_\_\_\_\_ Checking \_\_\_\_\_

Loan Number \_\_\_\_\_ Month Skipped (Circle One) November, December, January

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