



Skip a payment and enjoy a holiday of wonder and joy instead of worries.

As a valued member of Connected Credit Union, you have been selected to participate in our Holiday Skip-A-Payment program. This means that you can choose to skip the November, December, or January payment on your credit union loan. Have more than one eligible loan? Skip a payment on each!

Skipping a payment is like making a loan to yourself. Keep your holiday budget from melting down when you use the extra cash for holiday travel, gifts, entertaining, or any other expense you wish this holiday season. It's our way of thanking you for your loyalty and telling you how much we appreciate your membership!

Skip-A-Payment Rules

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday Skip-A-Payment request.
2. Loans cannot be past due at the time of request, and loans that do not have a minimum 6-month repayment history do not qualify for this offer. All lines of credit, real estate mortgages, home equity loans, business loans, credit card and overdraft protection loans are excluded from this promotion. Application and approval is required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. Applications should be received at least ten business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

It's easy to apply...

Simply complete the application below and return it to us by mail, fax or by dropping it off at Connected Credit Union. We'll do the rest!



PO Box 1096
 Augusta, ME 04332-1096
 1.800.464.3773
 Fax: 207.622.7258

12 Monument Street
 Winslow, ME 04901
 207.872.2636
 Fax: 207.873.7003

connectedcreditunion.org

Skip-A-Payment Application

Name _____ Account # _____ Email _____

Loan Payment Amount _____ Next Due Date _____ Skip: November or December or January Payment

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How is your loan paid? (Circle one) **Cash/Check** **Auto Transfer**

Please deduct the \$25.00 processing fee from my: (Circle one) **Savings** **Checking** **Payment Enclosed**

Loans paid other than monthly are eligible to skip as follows: *Bi-weekly: 2 pay periods* *Weekly: 4 pay periods*

X _____ Phone _____ **X** _____ Phone _____
 Signature Joint Signature (if applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the Credit Union as part of your loan. Skipped payments may not be covered by your GAP addendum. It's your responsibility to review your GAP addendum documents to see if your coverage allows for skipped or deferred payments. Any skipped payments not allowed under your GAP addendum will be your responsibility.

By signing above, you authorize Connected Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period, resulting in additional finance charges.

For Credit Union Use Only

Date Received _____

Date Processed _____