



Connected Credit Union  
PO Box 1096  
Augusta, ME 04332-1096

Please place in an envelope and mail to:



*The joy of the season  
without the worries.*



Apply today  
for Skip-A-Pay

Presort  
First Class  
U.S. Postage  
**PAID**  
Bangor, ME  
Permit No. 112

Connected Credit Union  
PO Box 1096  
Augusta, ME 04332-1096



# *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. All lines of credit, real estate mortgages, home equity loans, business loans, credit cards, 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](http://connectedcreditunion.org)

## Skip-A-Payment Application

Name _____	Account # _____	Email _____	
Loan Payment Amount _____	Next Due Date _____	Skip: <input type="checkbox"/> November or <input type="checkbox"/> December or <input type="checkbox"/> January Payment	
Loan Payment Amount _____	Next Due Date _____	Skip: <input type="checkbox"/> November or <input type="checkbox"/> December or <input type="checkbox"/> January Payment	
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Loan Payment Amount _____	Next Due Date _____	Skip: <input type="checkbox"/> November or <input type="checkbox"/> December or <input type="checkbox"/> January Payment	
How is your loan paid? (Circle one) <b>Cash/Check</b> <b>Auto Transfer</b>			
Please deduct the \$25.00 processing fee from my: (Circle one) <b>Savings</b> <b>Checking</b> <b>Payment Enclosed</b>			
Loans paid other than monthly are eligible to skip as follows:	<i>Bi-weekly: 2 pay periods</i>	<i>Weekly: 4 pay periods</i>	
<b>X</b> _____	<b>X</b> _____	_____	
Signature	Phone	Joint Signature (if applicable)	Phone

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. *Members who have skipped their loan payments due to a financial hardship caused during the COVID-19 pandemic may be exempt from this offer.*

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 \_\_\_\_\_