

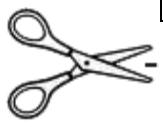
# IT IS THE SEASON TO SKIP A PAYMENT



\*subject to eligibility

RETURN COMPLETED FORM BY DROPPING IT OFF OR YOU CAN:

Mail it to us:	Fax it to us:	Email it to us:
Hurricane Creek FCU PO BOX 417 BENTON, AR 72018	(501)778-8227	info@hurricanecreekfcu.org



## CHRISTMAS SKIP-A-PAY

**If you would like to skip-a-payment on your HCFCU loan, you request that HCFCU defer your loan payments as indicated. You agree and understand that:** <sup>1)</sup> Finance charges will continue to accrue at the rate provided for in your original loan agreement, during and after that time; <sup>2)</sup> deferring your next payment will result in your having to pay higher total finance charges than if you made your payments as originally scheduled; <sup>3)</sup> this payment deferral will extend your loans(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; and <sup>4)</sup> you will be required to resume your regular monthly payments in the following month. If you previously elected credit life and/or disability insurance, the insurance coverage will not be extended beyond the original maturity date. All skip-a-pays subject to HCFCU approval. All other terms and provisions of the original term of the loan agreement will remain unchanged and in full force and effect.

MEMBER NAME _____		DATE OR REQUEST _____		MEMBER NUMBER _____	
LOAN NUMBER	MONTH TO SKIP (CIRCLE ONE)	LOAN NUMBER	MONTH TO SKIP (CIRCLE ONE)		
A. _____	NOV. DEC. JAN.	C. _____	NOV. DEC. JAN.		
B. _____	NOV. DEC. JAN.	D. _____	NOV. DEC. JAN.		

Payment Method for Processing Fee: (Circle One) Check (attached) Savings Checking

SIGNATURE OF BORROWER OR CO-BORROWER \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

A \$30 processing fee will be assessed per loan. Loan must be on the books for 6 months and not have been delinquent in the past 12 months. QuickCASH loans are excluded from the offer. Loan payments normally received through payroll deduction will be deposited into your share account.