

Does holiday spending have you in a hot spot?

Holidays are meant to be joyful and yet November, December and January are known to be the most financially stressful months of the year! Planning holiday travel, buying gifts, mailing cards and organizing holiday parties, all can break anyone's budget at the end of the year.



It also means starting 2018 off with financial difficulties!

Qualifying members have the choice of skipping their loan payment(s) in November, December or January for just a processing fee of **\$40.00** per loan!

TAKE ADVANTAGE OF THIS OFFER TODAY!

Simply complete the skip-a-payment coupon request below, return it to the credit union and relieve a little financial stress caused by the holidays. But don't wait, skip-a-payment coupons must be received at least 5 days before the payment is due, and the fee must be in the account at the time the voucher is received if you've elected for the processing fee to be transferred from your account.

Please complete and return 5 days before the payment due date. (One loan request per form)

Member Name: _____ Account # & Loan #: _____

Best Contact #: _____ Email Address: _____

I would like to skip my loan payments for: November December January

Deduct \$40 per loan from my: Checking Savings Check enclosed

By signing below, you understand and agree to the following terms and conditions. ProMedica Federal Credit Union will extend your final loan term by one month. Finance charges will continue to accrue on your loan during the month you skip your payment at the rate in your original loan agreement. Premium charges for Credit Protection will continue to accrue on the loan during the skipped payment period. PFCU membership must be in good standing, your loan cannot be past due and you must have made one payment on your loan prior to your skip request. Only one monthly payment, per loan, may be skipped in November, December or January. You will be required to make your normal monthly payment on the due date in the month following the skipped payment. Loans that are excluded are home loans, mortgages, small dollar loans and Visa credit cards. All loan payment skip requests are subject to credit union approval. A \$40.00 processing fee will be charges per skipped payment, per loan. If you make your loan payment(s) automatically through Payroll Deduction, we'll deposit the payment(s) for the month into your Regular Share account.

Signature: _____

Date: _____