



Need some Extra Holiday CASH?

Roswell Credit Union is offering a Christmas Time Loan Special!

- Signature Loans up to \$4,000.00
- Interest rates as low as 7% APR* Term: up to 24 mo
- Easy, automatic payment options available



For further details call or stop by the Credit Union and speak With a loan officer today!

Offer ends January 31st of next year.

*APR refers to annual percentage rate.

Subject to credit approval, terms of approval based on credit worthiness. Other terms & and conditions may apply.



Holiday Skip-A-Pay is easy and convenient. Simply fill out the enclosed form and return it to us.

We'll do the rest!

Making seasons bright

Here at Roswell Credit Union, we're always looking for ways to make your life a little easier.

Offer expires January of next year.

It's easy!

1. Decide which Roswell Credit Union loan payment(s) you would like to skip.
2. Fill out the simple form included in this mailer, and return it to us with \$50 for each loan payment you are skipping.
3. Ring in the holiday with extra **CASH!**

(Must be in current standing with your loan and have made three consecutive on-time payments.)

WE ARE ABLE TO STOP YOUR ACH FOR THE MONTH SKIPPED BUT YOU MUST REQUEST THAT WE DO SO. IT IS THE MEMBER'S RESPONSIBILITY TO ENSURE THIS IS DONE.

*I/we wish to participate in the RCU Holiday Skip-A-Pay Program. Please defer payment for the loan(s) checked on this certificate. I/we understand that in order to be eligible to participate in the RCU Holiday Skip-A-Pay Program, my/our MONTH loan payment must be on time. I/we understand we are required to pay a fee of \$50 for each loan skipped. I/we understand that interest will continue to accrue on the outstanding balance of my/our loan until it is paid in full. I/we understand that I/we continue to be responsible for the entire outstanding principle and interest of my/our loan and that I/we will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my/our pledge of security shall remain in effect until the loan is fully repaid. I/we understand that our next regular payment will be due on the scheduled payment due date following the MONTH I/we have elected to skip a payment. I/we also understand that any credit disability insurance on my/our loan will not extend beyond the original maturity date of the loans. If I have GAP insurance on a vehicle it will effect the amount paid by the insurance company. I/we also understand that any credit disability insurance on my/our car loan will not extend beyond the original maturity date of the loan(s). **Due to regulations, this offer does not apply to real estate loans.**

Please cut here, fold, seal, and mail.



Holiday Skip-A-Pay Certificate

Offer valid this Dec and next Jan only

Please read carefully, sign, and return today with \$50 per loan.

YES! I want to take advantage of the Roswell Credit Union Holiday Skip-A-Pay offer. I have read and agree to the terms.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

If loan is joint, all borrowers should sign.
Please return before first eligible payment is due.

Please print clearly in ink.

Name _____

Address _____

City _____ ST _____ ZIP _____

Daytime Phone _____

E-mail Address _____

Member (Account) Number _____

I want to skip my loan payment(s) for **Dec or Jan**

Choose one month only

Loan Type	Mbr/ Acct #	Loan #	Payment Amt
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please withdraw all applicable skip-a-pay fees from my account

_____ SAVINGS _____ CHECKING

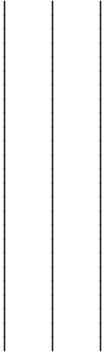
Credit Union Use Only

GL 131600 NPDD Adv By _____

ACHO recurring By _____

Process Immediately

Roswell Community Federal Credit Union
2514 N Main Street
Roswell, NM 88201



Holiday Skip-A-Pay



Give

Yourself

A Gift This

Season

2514 N Main St.

Roswell, New Mexico 88202-2583
(575) 623-7788/ Fax (575) 622-2340
www.roswellcu.org



Merry Christmas!

Postage
Required


ROSSELL
COMMUNITY FEDERAL
CREDIT UNION
2514 N Main Street
Roswell, NM 88201