

December Skip-A-Pay Certificate

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

YES! I want to take advantage of the Roswell Credit Union's 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 December 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 December 2017

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

SAVINGS CHECKING **OR** I have enclosed a check or cash for all applicable skip-a-pay fees

Skip All Eligible Loans **OR** Skip Loans: # _____ # _____ # _____

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

*I wish to participate in the RCU Holiday Skip-A-Pay Program. Please defer payment for the loan(s) checked on this certificate. I understand that in order to be eligible to participate in the RCU Holiday Skip-A-Pay Program, my loan(s) payments must be current & I have made at least 3 consecutive, on-time payments. I understand I am required to pay a fee of \$50 for each loan skipped. I understand that interest will continue to accrue on the outstanding balance of my loan until it is paid in full. I understand that I continue to be responsible for the entire outstanding principle and interest of my loan and that I 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 understand that our next regular payment will be due on the scheduled payment due date following the month I have elected to skip a payment. I also understand that any credit disability insurance on my loan will not extend beyond the original maturity date of the loans. I also understand that if I have GAP insurance on a vehicle it will effect the amount paid by the insurance company. I also understand that any credit disability insurance on my car loan will not extend beyond the original maturity date of the loan(s).

This offer does not apply to real estate loans.