

## 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 2018**

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.\*\*