SKIP A PAY

Calcite Credit Union
Since 1961
Preserving Your Financial Future

Skip your next loan payment!
This shopping season, keep a little extra cash in your pocket.

SKIPPING YOUR NEXT PAYMENT IS A SNAP! JUST CHOOSE FROM ONE OF THESE THREE EASY OPTIONS!

1. LOG INTO ONLINE BANKING AND CLICK ON "SP" NEXT TO ANY ELIGIBLE LOAN AND FOLLOW THE PROMPTS.

2. PRINT AND COMPLETE THE FORM AT THE BOTTOM OF THE PAGE. BE SURE TO TELL US WHICH ACCOUNT TO TAKE THE $30 SKIP PAY APPLICATION FEE FROM OR INCLUDE YOUR PAYMENT IF YOU ARE DROPPING THE FORM OFF AT A BRANCH.

3. FILL OUT THE FORM BELOW AND FAX TO 989-734-3422 OR BRING IT TO ANY CALCITE CU BRANCH.

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*RULES

♦ YOUR ACCOUNT MUST BE IN GOOD STANDING. THIS MEANS ALL LOANS AND ACCOUNT BALANCES MUST BE CURRENT WHEN THE SKIP PAY COUPON IS RECEIVED BY THE CREDIT UNION.

♦ LOANS ARE ELIGIBLE FOR SKIP PAY AFTER SIX MONTHS OF HISTORY. NO MORE THAN ONE SKIP PAY ALLOWED PER CALENDAR YEAR ON LOAN AND MUST BE 60 DAYS APART.

♦ YOU MAY SKIP MORE THAN ONE LOAN FOR AN APPLICATION FEE OF $30 EACH.

♦ FORM MUST BE SIGNED BY AT LEAST ONE BORROWER.

♦ REAL ESTATE, LINES OF CREDIT, LOAN SPECIALS, AND CREDIT CARD LOANS ARE NOT ELIGIBLE FOR THIS OFFER.

♦ THERE WILL BE A $30 SKIP PAY APPLICATION FEE PER LOAN. IF YOU CHOOSE TO HAVE THE APPLICATION FEE DEDUCTED FROM YOUR CREDIT UNION ACCOUNT, THE FUNDS MUST BE AVAILABLE FOR WITHDRAWAL.

♦ IF YOU CHOOSE TO SKIP YOUR PAYMENT AND YOUR LOAN PAYMENT AUTOMATICALLY TRANSFERS, IT WILL NOT TRANSFER DURING THAT MONTH. IF YOU SET YOUR SKIP PAY UP ONLINE, YOU WILL NEED TO CONTACT THE CREDIT UNION TO STOP THE AUTOMATIC TRANSFER.

♦ YOUR LOAN PAYMENT AMOUNT WILL NOT CHANGE AS A RESULT OF SKIPPING THIS PAYMENT. INTEREST ACCRUAL WILL CONTINUE DURING THE PERIOD OF THE SKIPPED PAYMENT. THE LIFE OF THE LOAN WILL BE EXTENDED. THE TOTAL FINANCE CHARGE WILL INCREASE AS A RESULT OF THE EXTENDED LIFE OF THE LOAN. THIS OFFER IS SUBJECT TO APPROVAL.

NAME: _____ DAYTIME PHONE: _____

ACCOUNT: _____ LOAN SUFFIX: _____

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$30 SKIP PAY APPLICATION FEE FOR EACH LOAN PAYMENT SKIPPED

_____PLEASE TRANSFER FOR EACH SKIPPED LOAN FROM: **OR** ____ENCLOSED IS A CHECK FOR EACH SKIPPED LOAN

ACCOUNT: _____

___ SAVINGS (000) ___CHECKING (110)

___ OTHER CALCITE CU ACCOUNT (PLEASE DESIGNATE SUFFIX)

Credit Union Use	
_____	Completed By
_____	Process Date

_____   _____   _____

BORROWER SIGNATURE   BORROWER SIGNATURE   DATE