



Holiday Skip-A-Payment

Just in time for Christmas! Temple-Inland FCU will give you a present with your loan payment. * Simply complete the form, return it to the credit union and we'll skip either your November or December payment. There is a \$50 fee per loan. *Eligible loans must be current at the time of the skip. Skips may be board approved.

Name: _____

Account Number: _____

Social Security Number: _____

YES I would like to skip my **November, or December** payment.

FOR the following loan(s): - Please check all that apply & list loan #

- AUTO LOAN** _____
- SIGNATURE/SHARE LOAN** _____
- ATV/LAWN MOWER LOAN** _____
- BOAT LOAN** _____
- RV LOAN** _____
- OTHER** _____

Please check one of the following:

- Deposit the money in my Savings Account**
- Deposit the money in my Checking Account**
- I will pick up the money**
- Mail the money to my address**

Signature _____

Date _____

By signing above, you authorize T-IFCU to extend your final loan payment by one month. You acknowledge that there is a \$50 processing fee that will be added to your loan balance.

Interest will continue to accrue on your loan during the month you skip your payment. In some cases, based on the size of your balance, the interest, which accrues, may be greater than the amount of your next regular payment. It may take you several months to begin to reduce your principal balance. Following the skipped payment month, the loan will revert back to the original payment schedule. T-IFCU has the right to refuse any skip-a-payment request.

If you have a Total Loss Claim on your vehicle and have purchased Guaranteed Auto Protection (GAP) coverage, a skip a pay may reduce your GAP coverage by the amount of your monthly payment plus the skip a pay fee.

For Credit Union Use Only: Date _____				List _____	Report Date _____	Moved \$ _____
Fee \$50 _____	Extended Due Date to ____/____/____	Skip CD _____M	T-Method Chg to C _____	then T _____		
GAP: # before this skip _____					FORM #1	