

TIFCU

Temple-Inland Federal Credit Union

October 1, 2020 109 N. Temple / Diboll, TX 75941 / (936) 829-1616 / 1-877-829-1616



**Christmas Clubs are
now available!**

**You may withdrawal it in
person, call to have it mailed or
transfer it to your checking
account online.**

The Credit Union lobby is still closed but
ALL services are available through the
drive thru. Call before you arrive so your
money will be ready. Loans can be signed
electronically from anywhere.

We will be available by
appointment only.

Holiday Skip-A-Payment

*Skip your October, November, or December
payment for a \$40 fee per loan. Print the form
off our website and return it by email, fax, or US
mail. You may also drop it by the office.*

See reverse side for the form.



Christmas Loans

\$2500 for 18 months
October 1 - January 31

Holiday Hours

We will be closed October 12th
for Columbus Day.

We will be closed November 11th
for Veteran's Day.

We will be closed Thursday & Friday,
November 26th & 27th for Thanksgiving.
The drive in will open at 7:30 on
Wednesday, November 25th.

We will be closed on Thursday & Friday,
December 24th & 25th for Christmas.

We will close at 3:00 on Thursday,
December 31st & be closed Friday,
January 1, 2021 for New Year's.

Open your free checking account today.
There is no monthly service charge and
no minimum balance to maintain.

We offer overdraft protection, debit
cards, courtesy pay, home banking
and bill pay.



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 October, November, or December payment. There is a \$40 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 **October, November, or December** payment.

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

- AUTO LOAN**_____ **BOAT LOAN**_____
- SIGNATURE/SHARE LOAN** _____ **RV LOAN** _____
- ATV/LAWN MOWER 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 \$40 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.

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|--|-------------------------------------|----------------|--------------------------------------|
| For Credit Union Use Only: Date _____ List _____ Report Date _____ Moved \$ _____ | | | |
| Fee \$40 _____ | Extended Due Date to ____/____/____ | Skip CD _____M | T-Method Chg to C _____ then T _____ |
| GAP: # before this skip _____ | | | FORM #1 |

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