

IT'S TIME TO ROCK & CHEER!

YOUR LOAN PAYMENT BREAK IS HERE!



Dear Member,

You can have a worry-free holiday season by choosing to skip your loan payment. During the months of December and January, you can skip your loan payment with Alta Vista for just a low fee of \$25 per skip payment.

Skipping your payment will give you extra cash to use for whatever your heart desires (without having to apply for a new loan or run up balances on your credit cards).

It's easy to sign-up! Fill it out this form, sign where indicated, and return this letter to one of our branch locations prior to your monthly due date.

Please note: Forms MUST be complete and the fee must be collected at the time the form is received in order to be processed. You have to be a member in good standing and Visa/Real Estate/Quick Cash loans are not eligible.

Disclosure: Real Estate loans, Overdraft Lines of Credit, Visa accounts, Quick Cash loans and loans that have skip payments already in effect are not eligible for this program. Please note that if you choose to skip a payment, your loan repayment term will be extended and interest will continue to accrue on your loan(s). In order to take advantage of this offer your account must be in good standing and your loan payment(s) must be current. If you return this form via U.S. Mail, please allow sufficient time for processing-we are NOT able to reverse payments after they post to your loan. This is an amendment to the specified loan agreement between AVCU and you the "Borrower". We reserve the right to refuse a "skip" payment if you have already skipped more than 1 payment in the last 12 months or been recently delinquent or any other status has changed relating to your loans with the Credit Union.

AUTO LOAN NOTICE: If you have a GAP policy on your auto loan, skipping payments during the term of the loan may affect your coverage. See your GAP Policy documents for further information.

Winter Skip-A-Pay Authorization Form

- Yes, I would like to participate in Skip-A-Pay
 Skip December Payment(s) Skip January Payment(s)

I understand that there is a \$25.00 processing fee per loan which will be charged when this form is received by AVCU.

Please deduct \$_____ from the following account:

- Share Account # Share Draft Account #

Print Name:

Signature:

Date:

Alta Vista

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