

Wrapped up in Holiday Expenses? Skip-A-Payment!



NRFCU Holiday Skip-A-Payment Program

Skip November, December, or January payment on your current loan(s)!

Wrapped up in holiday expenses? Take a break from your Northern Redwood Federal CU loan payment(s) this holiday season. Our Skip-A-Payment program puts you a little more jingle in your pocket by allowing you to skip November, December, or January's loan payment and then resume your next regular payment.

How to Skip-A-Payment:

- Complete the form below.
- Return it to Northern Redwood Federal CU prior to the due date of the loan payment you want to skip.

Important information to remember:

- Loans must have 6 consecutive on-time payments prior to Skip-A-Pay month.
- All loans must be current to qualify.
- No deferments within the last 6 months prior to request, however will not impact future deferment requests.
- Funds for NRFCU's Holiday Skip-A-Payment Program must be available in the member share account or provided by check.
- Insufficient funds in share account for NRFCU's Holiday Skip-A-Payment program processing fee will delay your request.
- This request will not stop automatic deduction from another financial institution, therefore you must make arrangements with the other financial institution to stop the payment.
- All Co-Borrowers of the loan must agree to Northern Redwood Federal CU's Holiday Skip-A-Payment Program and sign the request for skip.
- A Holiday Skip-A-Pay form must be completed for all accounts requested.

Please complete the following and return to Northern Redwood Federal CU at 1270 Giuntoli Lane, Arcata, Ca. 95521, so we may process your request.

Name

Street Address

City, State, Zip

Phone Number

Email Address

NRFCU Member Number

Skip All Eligible Loans *or* Specify Loan # _____

Payment to be skipped: November December

January

Please deduct the \$25 processing fee per loan from:

Savings

Checking

Check enclosed

Primary Signature

Co-borrower Signature

By signing above, you are authorizing Northern Redwood Federal Credit Union to extend your final due date of the loans listed above. This document will be used in lieu of a Subsequent Action form. Interest will continue to accrue on your loan during the month you choose to skip. The \$25 processing fee is non-refundable. Offer does not apply to Real Estate loans or Credit Cards, and is subject to final approval by credit union management. Other restrictions may apply.

Date Rec'd: _____

Date Approved: _____

Fee Collected:

Rec'd By: _____

Approved By: _____

Due Date Advanced: