



Evansville Firefighters Federal Credit Union

Invites you to

Skip a Loan Payment!

Evansville Firefighters Federal Credit Union now allows you to skip up to two loan payments per year- without hurting your credit report! To participate, simply complete and return the Skip-a-Payment form below, along with a \$25 processing fee for each deferred payment.

Skip-a-Payment Coupon

Name: _____ Account #: _____

Please defer my payment(s) for the month of _____ on the loan(s) listed below.

Note #: _____ Payment Amount: _____ Collateral: _____

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Note #: _____ Payment Amount: _____ Collateral: _____

Enclosed is my \$25 per payment processing fee, or

Transfer funds from Account # _____ Regular Checking Other: _____

By signing below, I agree to the stated conditions. I understand that the terms of my original loan agreement will apply, except there will be no payment due for the month listed above. I understand that finance charges will continue to accrue during the deferral period, resulting in higher total finance charges over the life of the loan, and my repayment term will be extended. A \$25 processing fee will be charged for each monthly payment deferred (weekly, biweekly, & semi-monthly payments calculated on a monthly basis) with no more than two monthly payments being deferred per calendar year. Payments may be deferred on multiple loans. If I purchase GAP insurance for my auto loan my contract will determine if my policy will cover skipped payments. This offer is not valid on any mortgage loans, Visa credit cards, or other special lending programs. All loan payments must be current to qualify for this offer and the loan must be open for a minimum of one year. This offer is subject to approval.

Signature of Borrower Date

Loan Officer Signature Date

Signature of Co-borrower/Co-signer Date

Please present this coupon at the EFFCU office, or mail to: Loan Deferral Department, Evansville Firefighters FCU 312 North Fourth Avenue, Evansville, IN 47710