



Relax this season with Skip-A-Payment!

Maine Highlands FCU is pleased to offer our Holiday Skip-A-Payment program to qualified members. You can choose to skip the November, December or January payment on your Credit Union loan. Have more than one eligible loan? Skip a payment on each!

Skipping a payment is like "making a loan to yourself." It will allow you to take the stress out of the season, and take charge of your holiday budget! Use the extra cash for holiday travel, gifts, entertaining, or any of the many expenses that come this time of year.

It's easy to apply! Complete the application below and return it to any Maine Highlands FCU branch. We'll do the rest!

Skip-A-Payment Requirements



To qualify for the Holiday Skip-A-Payment program, you must meet the following criteria:

- ALL Maine Highlands FCU loans MUST have been current for three consecutive months prior to the Skip-A-Payment request (i.e. no late fee assessed).
- Loans must have been open for at least three months and three payments made before a Skip-A-Payment can be requested.
- All other accounts with Maine Highlands FCU must be in good standing at the time of request.
- Excludes all real estate loans (i.e. mortgages, home equity lines of credit and land loans), all open end lines of credit loans and all credit card loans.
- \$25 processing fee per Skip-A-Payment must be received BEFORE request is processed.
- Applications for Skip-A-Payment must be received at least four business days before payment is due.



P.O. Box 233 · 73 Main Street · Dexter, ME 04930
 207-924-5544 · 1-888-806-6920
 P.O. Box 697 · 23 Hudson Avenue
 Guilford, ME 04443 · 207-876-4041
 P.O. Box 507 · 955 W. Main Street
 Dover-Foxcroft, ME 04426 · 207-564-8644
 P.O. Box 353 · 393 Pritham Avenue
 Greenville Junction, ME 04442 · 207-695-0316
 P.O. Box 716 · 194 Main Road
 Brownville, ME 04414 · 207-965-8377
www.MaineHighlandsCreditUnion.com

Holiday Skip-A-Payment Application

Name _____ Telephone # _____

Account # _____ Loan Trailer _____ Skip: November December January Payment

How is your loan paid? (Circle one) **Cash/Check** **Payroll Deduction** **Internal Transfer**

Please deduct the \$25.00 processing fee from my (Circle one) **Savings** **Checking** **Club** **Payment Enclosed**

X _____
 Signature

X _____
 Joint Signature (if applicable)

IMPORTANT TERMS AND CONDITIONS By participating in MHFCU's Skip-A-Payment Program, you request that your loan payment(s) be deferred as indicated. You agree and understand that; 1) FINANCE CHARGES will continue to accrue during and after the deferral period; 2) deferring payments will result in higher total FINANCE CHARGES than if payments were made as originally scheduled; 3) payment deferrals will require extra payments past the original maturity date; 4) any elected GAP or Warranty Coverage may not be extended beyond the original maturity date; 5) payments will resume the following month; 6) and there is a \$25 processing fee per loan for each Skip-A-Payment.

For Credit Union Use Only
 Account # _____ Suffix _____ Pay Code _____
 Next Due _____ Process Date _____ Fee _____
 Advance Due Date _____ Payroll _____