



Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.

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Brownville, ME 04414 · 207-965-8377
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KEEP YOUR HOLIDAY BUDGET IN LINE.

As a valued member of Maine Highlands Federal Credit Union, you have been selected to participate in our **Holiday Skip-A-Payment** program. This means that 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” and 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 our way of thanking you for your loyalty, and telling you how much we appreciate your membership!



HOLIDAY 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.

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 _____