



# Making Your Wish Come True

## Skip Your December Loan Payment!

**As A Valued Member Of Redbrand Credit Union,  
You May Qualify To Skip Your December Loan Payment!**

**To Qualify:**

Loans must have at least six (6) continuous monthly payments from June through November 2017.

All loans including VISA must be in good standing.

Loans can only be deferred three (3) times in the life of the loan.

Home Loans do not qualify for this offer.

A fee of \$30 must be paid by November 22, 2017 for each loan skipped and can not be added to the loan.

**Additional Information:**

**Payroll Deductions** will not post to the loan, but will be deposited into your Primary Share Account (savings) from December 1st through December 22nd.

**Automatic Transfers** will not be transferred during the first four (4) weeks of December.

**Electronic Transfer (ACH)** from a different financial institution will be stopped and will re-start for the following month's payment.

### **BOTH BORROWER AND CO-BORROWER MUST SIGN AGREEMENT**

**The payment will be deferred and added to the end of the original term of the loan, plus any previous deferrals. All terms and provisions of the original loan agreement are unchanged and remain in full force and effect. It is fully agreed that this constitutes a payment deferral. Interest will continue to accrue on the unpaid balance during the month you skip your payment.**

**When payments resume, the unpaid interest will be applied first.**

## **Please complete the bottom portion and return it along with your fee(s).**

Primary Owner (please print) \_\_\_\_\_ Account # \_\_\_\_\_

Please list the loan number(s) on the above account you would like to skip:

Loan # \_\_\_\_\_ Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

**FEDERALLY INSURED BY NCUA**