# **A Special Offer for You!** Skip Your December Loan Payment!

Let us extend our appreciation of your membership by offering you a chance to have some extra spending money in the month of December.

Please submit your Skip-A-Payment Request for your loan(s) by returning the attached coupon.

Remember that your December Skip-A-Payment Requests must be received at least 5 business days prior to your scheduled due date (please note that requests may take up to 10 business days to process). Because this is a time sensitive offer, don't delay, act today!

#### Terms to Skip your December Loan Payment\*

- In order to process your Skip-A-Payment request, a nominal fee per loan must be paid at the time of submitting your request.
  - For loans with a standard monthly payment lower than \$100, a \$30 fee per loan will apply.
  - · For loans with a standard monthly payment greater than \$100, a \$50 fee per loan will apply.
- If you have multiple loans that qualify for the offer, you may choose to skip the loan(s) you wish.
- Your normal payment schedule will resume in January 2018. Loan extensions will extend the term of your loan, or increase the amount of your final payment. Interest will continue to accrue on the current balance of the loan.
- · Loans must have been funded at least 90 days prior to skipping a payment. Offer valid December 1, 2017 through December 31, 2017 and is subject to terms as outlined in the disclosure.



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For Credit Union Use Only
Date Received:
Received by:
Fee Paid by Cash / Check:
Auto Pay Pull Date:
Auto Pay Method:



### Don't delay! Print this page and mail, fax or bring it into a branch soon to make your December Loan Payment skip arrangements.

## **December Loan Skip-A-Payment Coupon**

In return for skipping my December 2017 loan payment, I will receive an extension on my loan in accordance with the Loan Extension Terms stated on this form. I will also indicate my mandatory fee amount on this form for each loan payment that I plan to skip.

## Yes! I would like to participate in the **December Skip-A-Payment Offer!**

Skip-A-Payment Fee (See Terms: \$30 per loan or \$50 per loan)

Please transfer the amount for each loan with a Skip-A-Payment from my PrimeSource:

Checking Account #\_\_\_\_

Savings Account #\_\_\_\_\_

OR I have enclosed a check (payable to PrimeSource Credit Union)

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\_\_\_State\_\_\_\_

\_\_\_Zip\_\_

\_Date

Skip Payment Fee Total \$\_\_\_\_\_

I would like to Skip-A-Payment on the following Loan(s): Auto, RV, Personal Secured, etc.

Member #:

o \_\_\_\_\_ o \_\_\_\_\_

Must be completed in full to qualify:

Print Name\_ Address

Loan Co-Owner Signature\_

City\_

Daytime Phone E-Mail Primary Member Signature\_\_\_ \_Date\_ Loan Co-Owner Signature\_\_\_\_ Date

\*To skip a payment, you must pay the mandatory fee as stated in the terms, or your request will not be honored. The fee must be submitted along with your loan skip a payment coupon. This fee is considered a FINANCE CHARGE and as such the overall cost of borrowing the money will increase. Requests not received at least 5 business days prior to the payment date will not be honored. Skipping a payment modifies the loan contract between PrimeSource Credit Union and the Borrower(s). One-month skip pay per qualifying loan. Skipping a payment will extend the term of your loan, or increase the amount of your final payment. Normal payment schedule will resume on the month following the skip. Interest will continue to accrue on your unpaid principal balance during the skip pay period. Must have valid address, phone and email address on file to qualify. Must be a member in good standing, and have no delinquency within the 3 months prior to the skip on any money owed to the credit union. Offer not valid on Real Estate and Manufactured Home secured, Long term RV and Boat Loans (120 months or more), PrimeSource4Cash, Troubled Debt Restructure and workout loans, loans involved in Bankruptcy Proceedings, loans whose payments are managed by a credit counseling company, or loans opened after September 1, 2017. Offer valid December 1, 2017 and expires December 31, 2017 and is subject to the terms as outlined in the letter. Other restrictions may apply, please contact a lending professional to determine if your loan(s) are eligible. NOTE – taking advantage of the skip pay program may reduce any claim payment made by the provider, under any valid GAP policy in effect on your account. Please refer to your GAP insurance contract for further details and how this may affect your rights under the policy.