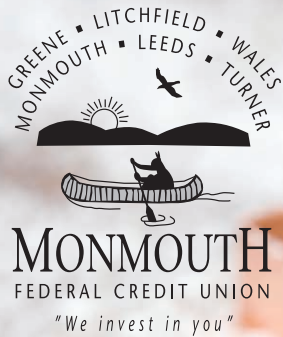


A photograph of cookies. In the background, a white bowl is filled with round cookies. In the foreground, a stack of three star-shaped cookies is tied with a red and white striped candy cane ribbon. The cookies are golden-brown and some have white sugar crystals on top. The background is a light-colored surface, possibly a table or countertop.

Please place in an envelope and mail to:  
**Monmouth Federal Credit Union**  
1176 Main Street  
Monmouth, ME 04259

Skip a  
Payment!



# It's easy to apply

As a valued member of Monmouth 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!

**It's easy to apply! Complete the application below, and return it to us by mail, by faxing it to 207-933-3261, or by dropping it off at a Monmouth Federal Credit Union branch. We'll do the rest!**

## Skip-A-Payment Rules

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday Skip-A-Payment request.
2. Loans cannot be past due at the time of request. All Real Estate Loans (i.e., Mortgages, Home Equity Line of Credit Loans, Home Equity Loans, and Home Improvement Loans, etc.) are not eligible. Application and approval required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

## Holiday Skip-A-Payment Application

Name \_\_\_\_\_ Account # \_\_\_\_\_

Loan Payment Amount \_\_\_\_\_ Skip:  November or  December or  January Payment

Loan Payment Amount \_\_\_\_\_ Skip:  November or  December or  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      Payment Enclosed

**X** \_\_\_\_\_  
 Signature

**X** \_\_\_\_\_  
 Joint Signature (if applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.  
 By signing above, you authorize Monmouth Federal Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period.

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