



# Take a Vacation from your loans with Skip-A-Pay



Dear Valued Member,

Use the extra cash towards your summer vacation or simply take a break from your July OR August payment, simply complete the form below and return it to **Animas Credit Union, 2101 E 20<sup>th</sup> St, Farmington, NM 87401, two weeks before your payment is due!** Qualifying members (some restrictions apply) may skip their loan payment(s) for the month of July OR August!!

**All Loans Eligible Except:**

Real estate secured loans

Commercial loans

VISA credit cards

New loans (made within last 60 days)

Delinquent loans

Lines of Credit

***Yes, I'd like to skip my July OR August loan payment!***

I authorize Animas Credit Union to extend my loan payment(s) as requested. I understand this adjustment does not affect the other terms of my indebtedness and the finance charge will continue to accrue on the unpaid balance(s). A fee of **\$35** will be assessed for **each loan skip transaction**. If I fail to check a fee box below, the fee will be added to my loan balance. Monthly premiums for Credit Life/Disability will still be added to the loan as applicable. By signing and returning this form, I understand and agree to the following terms and conditions: On the loan(s) indicated, my loan payment(s) will be skipped. Finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement. The deferral of the scheduled payments will result in a higher total finance charge and extend the term of the loan. **I understand that my regular July and August payment is required on all loans excluded from this offer.**

<b>Payments currently made by:</b> <input type="checkbox"/> Cash/Check <input type="checkbox"/> Auto Transfer from Savings/checking <input type="checkbox"/> Auto Transfer from another financial institution. Please do not pull month of _____ From: (financial institution) _____	<b>Transfer \$35 from</b> <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Check (Enclosed) Member # _____	<b>Select Month:</b> <input type="checkbox"/> July <input type="checkbox"/> August	<b>Loan Information:</b> Member # _____ Loan # _____ Payment Amount: _____	<b>Loan Information:</b> Member # _____ Loan # _____ Payment Amount: _____
			Member # _____ Loan # _____ Payment Amount: _____	Member # _____ Loan # _____ Payment Amount: _____

Member Name \_\_\_\_\_

Date \_\_\_\_\_

Mailing Address \_\_\_\_\_

Phone number \_\_\_\_\_

Members Signature \_\_\_\_\_