



# Get More This Holiday with Skip-A-Pay



Dear Valued Member,

Use the extra cash towards the holidays or take a break from your November OR December 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 November OR December!!

**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 November OR December 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 November and December payment is required on all loans excluded from this offer.**

<p><b>Payments currently made by:</b></p> <p><input type="checkbox"/> Cash/Check</p> <p><input type="checkbox"/> Animas Credit Union Auto Transfer from Savings/checking</p> <p><input type="checkbox"/> Other financial institution Auto Transfer</p> <p>Please do not pull month of _____</p> <p>From: (financial institution) _____</p>	<p><b>Transfer \$35 from</b></p> <p><input type="checkbox"/> Savings</p> <p><input type="checkbox"/> Checking Member # _____</p> <hr/> <p><input type="checkbox"/> Check (Enclosed)</p>	<p><b>Select Month:</b></p> <p><input type="checkbox"/> November</p> <p><input type="checkbox"/> December</p>	<p><b>Loan Information:</b></p> <p>Member # _____</p> <p>Loan # _____</p> <p>Payment Amount: _____</p> <hr/> <p>Member # _____</p> <p>Loan # _____</p> <p>Payment Amount: _____</p>	<p><b>Loan Information:</b></p> <p>Member # _____</p> <p>Loan # _____</p> <p>Payment Amount: _____</p> <hr/> <p>Member # _____</p> <p>Loan # _____</p> <p>Payment Amount: _____</p>
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Member Name \_\_\_\_\_

Date \_\_\_\_\_

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

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

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