



# OFCU's Holiday Skip-A-Payment Program

*Skip your November or December payment(s) on your current loan(s)*

**Take a break from your loan payments this November or December!** If you could use a little extra cash to handle holiday expenses, we've got the answer. **OFCU's Holiday Skip-A-Payment** program means that you can skip your November or December loan payment this holiday season and then resume your next regular payment.

Sign up for **OFCU's Holiday Skip-A-Payment** program by completing the form below and returning it to any OFCU branch office prior to the due date of the loan you wish to skip.

**Special notes to remember:**

New loans must have received 3 Payments to be eligible.

All loan payments must be current to qualify.

In the event there are insufficient funds in your savings account for OFCU's Holiday Skip-A-Pay program processing fee, your request will not be processed.

Funds for OFCU's Holiday Skip-A-Pay Program request must be available in your savings account or provided by check.

This Skip-A-Payment request will not stop your payroll deduction or automatic debit from another financial institution unless requested in writing. If you do not request in writing that your payroll deduction or automatic debit be stopped, each payment amount will remain in your OFCU deposit account when received.

All cosigners of the loan must agree to the OFCU Holiday Skip-A-Pay program and sign the request.

A skip pay form must be completed for all accounts requested.

**Please complete the following and return this form to any OFCU branch office for processing of your request for OFCU's Holiday Skip-A-Payment program.**

✂️ ----- Cut Here -----

\_\_\_\_\_  
Name

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Your Address

\_\_\_\_\_  
City, State and Zip

\_\_\_\_\_  
OFCU Account Number

Skip all loans eligible or  specify which loan \_\_\_\_\_  
Payment to be skipped  November  December

Please deduct this \$15 fee per loan from  Savings  Checking

**I ACCEPT THE TERMS & CONDITIONS AS STATED BELOW**

By clicking the I ACCEPT Button above, you are agreeing that both primary and co-signer on the specified loan are authorizing Otero Federal Credit Union to extend your final due date of the loan. Interest will continue to accrue on your loan during the month you choose to skip. You are also accepting that there is a \$15 non-refundable loan processing fee per loan that will automatically be deducted from your deposit account or provide a check for the amount to process each loan you wish to skip. Offer does not apply to Real Estate loans or Credit Cards, and is subject to a final approve al by credit union officials. Other restrictions may apply.