

2011 Holiday Skip-A-Payment

Skipping either your November or December 2011 loan payment will NOT affect the payment record of your account since the payment you postpone will be added to the end of your loan.

To participate, all it takes is 3 easy steps to stretch your holiday budget:

1. Tell us which monthly payment you wish to postpone. Your choices are November or December;
2. Pay the Skip-A-Payment fee of only \$35.00 per eligible loan by designating which Financial Plus account we are to withdraw the fee from, or mail us a check to cover the skip fee; and
3. Complete and sign the form where indicated and return it to us before the deadline. If you have more than one eligible loan with Financial Plus Federal Credit Union, you may postpone one or all of your payments. (These loan types are not eligible for this offering: mortgages, home equity line-of-credit loans, Personal Pocketbook line-of-credit loans, Overdraft Protection line-of-credit loans, Fresh Start™, Credit Builder, loans with Collateral Protection Insurance added, Business loans, Business lines of credit, and VISA credit cards.)

2011 Holiday Loan Skip-A-Payment Authorization

Member Name: _____ Account Number : _____

Address: _____ Telephone: _____

E-mail Address: _____ May we communicate with you by e-mail in regard to this loan Skip-A-Payment? Yes No

1. Below please select which Financial Plus Federal Credit Union loan payments you would like to skip. (Excluding mortgages, home equity line-of-credit loans, Personal Pocketbook line-of-credit loans, Overdraft Protection line-of-credit loans, Fresh Start™, Credit Builder, loans with Collateral Protection Insurance added, Business loans, Business lines of credit, and VISA credit cards.)

Check the box if you would like to skip your payment	Loan number or type	Estimated Monthly loan payment amount (rounded to nearest dollar)	Due Date	Month skipping: November or December (check one)	Skip Fee is \$35 per eligible loan	Payment Options: • Financial Plus Account • Check Enclosed
<input type="checkbox"/>				<input type="checkbox"/> November or <input type="checkbox"/> December	\$35	<input type="checkbox"/> Share Savings <input type="checkbox"/> Checking <input type="checkbox"/> Check enclosed
<input type="checkbox"/>				<input type="checkbox"/> November or <input type="checkbox"/> December	\$35	<input type="checkbox"/> Share Savings <input type="checkbox"/> Checking <input type="checkbox"/> Check enclosed
<input type="checkbox"/>				<input type="checkbox"/> November or <input type="checkbox"/> December	\$35	<input type="checkbox"/> Share Savings <input type="checkbox"/> Checking <input type="checkbox"/> Check enclosed
<input type="checkbox"/>				<input type="checkbox"/> November or <input type="checkbox"/> December	\$35	<input type="checkbox"/> Share Savings <input type="checkbox"/> Checking <input type="checkbox"/> Check enclosed

2. **TO AVOID ANY DELAY**, please indicate if your loan payment is transferring from another institution other than Financial Plus Federal Credit Union.

- Yes, my payment(s) are transferring electronically from _____ (insert institution name.)
- No, my payment(s) are transferring from Financial Plus Federal Credit Union or I send a check monthly for my loan payment.

3. Member's Signature _____ Date _____

DEADLINE: To postpone the payment, we must receive this completed form 7 days before the loan payment due date.

Skip-A-Payment is only available once within a 12-month calendar year per eligible loan account. You can either skip your payment with this offering or wait until the June Summer Skip-A-Payment offer. Once you have completed the form please mail attention to "Loan Payment Officer" at P.O. Box 7006, Flint, MI 48507-0006. You may also fax or drop off the completed form at any Financial Plus location. We reserve the right to withdraw this offer on an individual basis subject to our normal credit standards and criteria. By signing this form, I authorize Financial Plus Federal Credit Union to extend the specified loan(s) beyond the present maturity date. By postponing your payment, you will incur an additional finance charge since the loan will take additional time to be paid off. You must indicate the month to be postponed and either enclose a check or designate which account you are to withdraw the funds from to cover the postponement fee(s). If you have more than one eligible loan with Financial Plus and do not wish to postpone all of the eligible payments, you have designated, by showing the payment amount and loan number, the loans you wish to postpone. These loan types are not eligible for this skip offering: mortgages, home equity line-of-credit loans, Personal Pocketbook line-of-credit loans, Overdraft Protection line-of-credit loans, Fresh Start™, Credit Builder, loans with Collateral Protection Insurance added, Business loans, Business lines of credit, and VISA credit cards.