



Use this coupon and sign up for our Skip-A-Payment special! Skip-A-Payment during January or February on any of your qualifying credit union loans(s). There is a one time \$20 fee per loan. Use the extra money to pay off those holiday bills!

YES, I would like to Skip-A-Loan payment in :
(choose one)

January 2011 February 2011

Member Name: _____

Address: _____

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

By signing above, I authorize 1st Gateway to amend the terms of your original agreement and extend the final loan payment beyond its original maturity for each month I skip. I also understand that I will be required to make the payment(s) skipped prior to my final loan payoff and that the interest will continue to accrue at the contract rate including the month I have chosen to skip. This payment deferral will result in an extension of the maturity date and will increase the APR and Finance Charges disclosed on the original promissory note. **First mortgages are not eligible for this service. Complete and return to any office or mail to:**

1st Gateway Credit Union, 415 10th Avenue; Fulton, IL 61252

Which Loan(s) Do You Want To Skip?

I understand that this coupon may be used for multiple loans. If you make your loan payment by Payroll Deduction or Direct Deposit, your payment will be deposited into your Share Savings Account.

- I enclosed a check for \$20 per loan
- Debit my Checking Account for \$20 per loan
- Debit my Share Account for \$20 per loan