Skip-A-Pay
Holiday

Dear Member:

Holiday crunch time is here. Are you already feeling the squeeze? River Region Credit Union has the relief. Our Skip-A-Pay program will put some extra cash in your pocket for the holidays by skipping your December 2012 loan payment(s).*

Reappoint these funds for a mini-vacation, home improvements or holiday gifts. Whatever you decide to do, we hope you take advantage of this convenient, holiday relief.

Simply complete the attached form and return it to us no later than DECEMBER 21, 2012* to take advantage. You may also fax your request to 573-442-1449. And if skipping one loan payment seems too good to be true, why not make it two? If you have a loan payment at another institution that you would like to skip, we can help you do that, too. Ask us about Skip-A-Pay Plus 1!

Please be aware that if you make your payments via ACH or by Payroll Deduction, the transaction will still process and your account/paycheck will still be debited for the payment, so make changes accordingly.

If you have any additional questions about Skip-A-Pay or Skip-A-Pay Plus 1, just call 866-649-5015 and ask for a Financial Services Officer.

Sincerely,

Doug Hagenhoff,
Vice President of Lending

Ask About
Skip-A-Pay
Plus 1

River Region
CREDIT UNION

*VISA's and Loans secured by real estate are not eligible for this offer.
Applicants must qualify to be eligible for the Skip-A-Pay program.

Loan Extension Agreement

It is mutually agreed that this constitutes an extension on River Region loan #(s) _____

Member Number: _____   Daytime Phone Number: (____) _____

This monthly payment will be added to the end of the original term of this loan. All other terms and provisions of the original loan agreements are unchanged and remain in full force and effect.

I am also interested in Skip-A-Pay Plus 1 and would like more information: ☐ (Check Here)

ALL RESPONSIBLE PARTIES MUST SIGN.

_____   _____
Borrower   Co-Borrower (If Applicable)

_____   _____
Co-Signer (If Applicable)   Co-Signer (If Applicable)

SIGNED AGREEMENT MUST BE RECEIVED BY DECEMBER 21, 2012.

Please complete and sign this agreement and return to River Region Credit Union.