

## Need Extra Cash For The Summer? Try Our Skip-A-Payment Program!

As a valued member of Nashville Post Office Credit Union, you may choose to skip a payment on your NPOCU loan(s). **(Real Estate loans and Visa Credit Cards are excluded from this offer)**. If you have more than one loan, you can skip a payment for each loan. You can skip either July, August, or September and have some extra cash for summertime fun. *The payment skipped will consist of (1) monthly payment or (2) bi-weekly payments. If your payment is made through Payroll Deduction or Direct Deposit, your payment will be deposited into your primary Share / Share Draft account at NPOCU.*

There is only a **\$25.00 processing fee per loan** to take advantage of this program. The fee may be taken from your Shares, Share Draft, or you can mail us a check for the fee. The Skip-A-Payment coupon must be received at credit union **three days prior** to the due date of the loan payment you wish to skip.

*Skip-A-Payments on loans are subject to credit approval. Interest will continue to accumulate on your loan during the time you skip your payment, which may cause the maturity date on each loan to be extended. Skipping a payment will not extend the term of some optional insurance. Delinquency on any credit union loan will disqualify you from the program. First loan payment must have been made; other restrictions may apply. NPOCU reserves the right to suspend this promotion at any time for any reason. You will be notified if you are denied for the Skip-A-Payment.*

### Summer Skip-A-Payment Coupon

Name: \_\_\_\_\_

1. Circle the month you want to skip you payment:

Account # \_\_\_\_\_

July                  August                  September

Address: \_\_\_\_\_  
\_\_\_\_\_

2. List the loan number and payment amount you want to skip:

Loan # \_\_\_\_\_ \$ \_\_\_\_\_  
Loan # \_\_\_\_\_ \$ \_\_\_\_\_  
Loan # \_\_\_\_\_ \$ \_\_\_\_\_

3. Please debit fee from:  Savings  Checking  
 Check Enclosed

Your Signature \_\_\_\_\_

Joint Signature (if applicable) \_\_\_\_\_

Your signature denotes acceptance of this agreement. All parties signing the original loan documents must sign agreeing to skip a payment.

For employee use ONLY. Please initial each completed section. Teller # \_\_\_\_\_  
\_\_\_\_ Approved    \_\_\_\_ Denied    \_\_\_\_ Fee Charged    \_\_\_\_ Loan Date Changed    \_\_\_\_ Payroll Changed