

SKIP YOUR DECEMBER LOAN PAYMENTS!!



Here are the four simple steps:

1. **You must be in good standing with the credit union.** This means all *loans, account balances and credit card payments must be current.
2. **The skip pay offer only applies to loans granted before May 1, 2007.**
3. **The skip pay coupon must be turned into Baycel Federal Credit Union no later than 5 days before next due date to skip your loan payment. NO EXCEPTIONS!** Complete the coupon; cut off and return it to the credit union by mail, night drop, or in person. There will be a \$25.00 per loan processing fee to take advantage of this offer.
4. Loan payment amount will be made available once current direct deposit or payroll deductions are received as applicable.

*Some loans may not qualify for this offer, ex. Home Equity Loans are not eligible for this offer. Please contact a loan officer for eligibility requirements and complete details.

Skip Pay Coupon

Member Name _____ Account Number _____

Address _____ City _____ State _____ Zip Code _____

Home Phone _____ Work Phone _____

Suffix of Loan (s) _____

Processing Fee—Debit \$25.00 per skipped loan from Share Share Draft

Payroll Company Name _____

Pay Cycle: Weekly Bi-Weekly Monthly Semi-Monthly

Interest accrual will continue during the period of skip pay.

Date _____ Member Signature _____

For Office Use Only: Loan Department Approved: _____ Other Action: _____