



**Skip A Payment – Extra cash for the Holidays.** If you have made all of your loan payments on time this year, we have a DECEMBER OFFER for you. To participate simply complete the attached form and return to the Credit Union. A small fee is collected to participate in the program which is donated to your local Children’s Miracle Network Hospital, Sacred Heart Children’s Hospital.

**TERMS & ELIGIBILITY**

**Eligible Loans Include:**

- VISA Credit Cards
- Signature Loans
- Consumer Installment Loans (Vehicles, Toys, RV’s)

**Loan Extension Terms:**

- A donation of \$15.00 or 5.00% (whichever is greater) of the regular monthly loan payment will need to be received prior to the Skip A Payment being processed.
- Loans must be at least 60 days old OR have had at least one payment made.
- ONLY one month’s extension will be granted per VISA or Installment Loan.

**This offer is NOT valid for:**

- Members with any or a Co-signer on any “modified loan”, “troubled debt restructure”, loan or VISA that are currently past due or that has been assessed any delinquency fines in the last 12 months
- Any VISA that is currently over the credit limit.
- New loans for which a payment has not yet been made
- Any loan secured by Real Estate
- Any loan or VISA already granted an extension in the last 12 months
- Any loan or VISA being paid by disability insurance or any form of consumer credit counseling
- Any loan or VISA held in Bankruptcy (Chapter 7, Chapter 13, or Chapter 11)

Normal repayment schedules will resume the month following the skipped payment (January full amounts are due). Skipping a payment will extend the maturity date of your loan and daily interest will continue to accrue, as per your original loan agreement with the Spokane Firefighters Credit Union.

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Member Name

\_\_\_\_\_

Member Number

\_\_\_\_\_

Loan Number

\_\_\_\_\_

Loan Number

\_\_\_\_\_

Loan Number

***If your loan or VISA is paid electronically, please check the box that applies.***

- Loan or credit card is paid by AFT (auto funds transfer)
- Loan or Credit card is paid by ACH (payroll deduction)

\_\_\_\_\_

Member Signature

\_\_\_\_\_

Date