

# Happy Holidays!



Celebrate the holidays and extra cash with your families this year with our **HOLIDAY SKIP-A-PAY**. If you need a little extra cash to celebrate *the Holidays*, you can skip your loan payment(s) for the months of November, December, or January. For example if you have three loans with the Credit Union, you can skip all three loan payments in November or choose to skip two payments in November and one in December or January or any combination thereof. You cannot skip more than one payment per loan during this time. All types of loans *except* real estate loans including mobile home loans, home equity lines of credit, CD secured loans, Quick Start and Visa credit cards qualify for the skip a pay program.

There is a processing fee of \$28.00 for each loan you choose to skip. This can be paid with either cash or can be deducted directly from your savings or checking account at FWCCU. If you have automatic payment of your loan, the funds will remain in your savings or checking the month that you choose to skip and if you normally send in a payment just keep the money that month. If your payment is set up to come directly from your paycheck, we will stop the deduction. You should not stop the deduction. **If your loan is set up on monthly payments you will skip (1) payment, if on biweekly payments you will skip two (2) biweekly payments and if your loan is set up for weekly payments you will skip four (4) weekly payments.**

**PLEASE FAX BACK TO (813) 685-6082**

## OFFICIAL SKIP-A-PAYMENT REQUEST

Name: \_\_\_\_\_  
Account # \_\_\_\_\_  
Telephone Number: \_\_\_\_\_



**Live Better. Dream Bigger.**

SKIP-A-PAYMENT MONTH (Choose only one per loan)  
\_\_\_\_ November 2018 (request must be received by Oct 26, 2018)  
\_\_\_\_ December 2018 (request must be received by Nov 15, 2018)  
\_\_\_\_ January 2019 (request must be received by Dec 15, 2018)

DEDUCT MY \$28.00 PROCESSING FEE FROM \_\_\_\_\_ SAVINGS \_\_\_\_\_ CHECKING

LOAN NUMBER/ DESCRIPTION/MONTH TO BE SKIPPED:

LOAN \_example 12345-01\_\_\_\_\_  
LOAN \_\_\_\_\_  
LOAN \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**(PLEASE READ ALL FINE PRINT BEFORE SIGNING ABOVE)**

By signing above, you authorize Florida West Coast Credit Union to advance your loan due date by one month (one payment if your loan is scheduled for monthly payments, two payments if your loan is scheduled for biweekly payments and four payments if your loan is scheduled for weekly payments). **This will extend the maturity date of your loan.** Interest will continue to accrue on the unpaid loan balance during the month you skip the payment and when payments resume, the unpaid interest will be collected first. MEMBERS MUST BE IN GOOD STANDING WITH FWCCU, cannot have a negative share balance and have made at least **three months of scheduled payments** (if the loan is a new loan) on the loan that you are requesting to skip. All loans, (including Visa) with FWCCU must be current when a skip-a-payment request is received. **The loan that you are requesting to skip cannot reflect any late payments for the last three months. Collateral protection insurance cannot have been added to the loan you are requesting to skip. FWCCU reserves the right to refuse any skip a payment request.** Additional restrictions apply to the SKIP A PAY PROGRAM. If we are unable to process a member's request for Skip a payment, the member will receive a notice from the credit union stating the reason for the denial.