

# Summer Skip-A-Pay Certificate

Please read carefully, sign, and return today with \$40/loan.

YES! I want to take advantage of the Artesia Credit Union Summer Skip-A-Pay offer. I have read and agree to the terms below.

Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

If loan is joint, all borrowers must sign **(no exceptions)**.

Please return before first eligible payment is due.

**Please print clearly in ink.**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ ZIP \_\_\_\_\_

Daytime Phone \_\_\_\_\_

E-mail Address \_\_\_\_\_

Member# \_\_\_\_\_

Please withdraw all applicable skip-a-pay fees from my account

SAVINGS (00-1)      CHECKING (50-1)

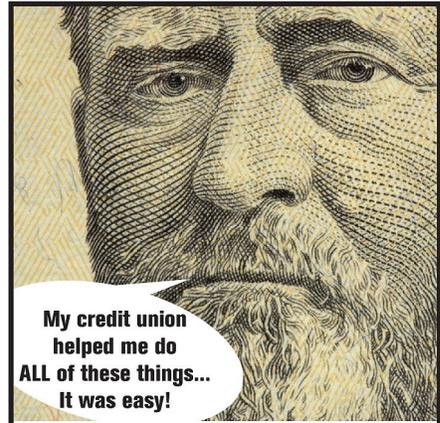
I have enclosed cash or a check for all applicable skip-a-pay fee

I want to skip my loan payment(s) for (choose one month)

JUNE      JULY      AUGUST

Skip All Eligible Loans

Skip Loans : \_\_\_\_\_



My credit union helped me do ALL of these things... It was easy!

## Financial To-Do List

- Open a checking account
- Open a savings account
- Use direct deposit
- Set up automatic transfers to savings
- Use the credit union's online banking site
- Get a credit union credit card
- Get a car loan
- Acquire a mortgage
- Set up an IRA (individual retirement account)
- Set up a college savings account

**Call the credit union for help with all your financial needs.**



**WE ARE ABLE TO STOP YOUR ACH FOR THE MONTH SKIPPED BUT YOU MUST TELL US TO DO SO . IT IS YOUR RESPONSIBILITY TO ENSURE THIS IS DONE. OFFER ENDS 08-31-2017**

\*I wish to participate in the ACU Summer Skip-A-Pay Program. Please defer payment for the loan(s) checked on this certificate. I understand that in order to be eligible to participate in the ACU Summer Skip-A-Pay Program, my loan payment must be current. I understand we are required to pay a fee of \$40 for each loan skipped. I understand that interest will continue to accrue on the outstanding balance of my/our loan until it is paid in full. I understand that I continue to be responsible for the entire outstanding principle and interest of my loan and that I will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my/our pledge of security shall remain in effect until the loan is fully repaid. I understand that our next regular payment will be due on the scheduled payment due date following the month I have elected to skip a payment. I also understand that any credit disability insurance on my loan will not extend beyond the original maturity date of the loans. I also understand that if I have GAP insurance on my loan, it will affect the amount paid by the insurance company. This offer does not apply to real-estate loans.