

**FRIENDS & FAMILY**  
CREDIT UNION

# Congratulations!



Dear

You have qualified for our **HOLIDAY SKIP-A-PAY PROMOTION**, which will give you the opportunity to save a little money this holiday season. You can skip **one month's payment** on your qualifying credit union loan(s) listed below. It's simple!

1. On the coupon below, indicate which loan payment you'd like to skip for the month of **November or December**.
2. You may skip a payment on **EACH LOAN** listed, but you will be assessed a \$45 fee for **EACH LOAN** payment skipped.
3. Return the coupon below to any branch. We require an original signature on this form, so please do not fax.

You'll be assessed a processing fee of \$45 per loan, and for your convenience, we can deduct this fee from your Share Savings Account or your Share Draft Account. Interest will continue to accumulate on your loan during the month you skip your payment.

**Do you have a loan with another financial institution?** Refinance your loan with Friends and Family Credit Union, and you may qualify for our Holiday Skip-a-Pay promotion.

Sincerely,

*Nick Langenfeld*

Chief Executive Officer  
Friends and Family Credit Union



## Holiday Skip-a-Pay

**Check the loan(s) below that you want to skip.  
Each loan you skip will result in a \$45 fee.**

**November or December**

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3920 Erie Street South  
Massillon, Ohio 44646  
330.832.1371

**Please deduct the processing fee from my:**

Share Draft Account  Share Savings Account

Fee Enclosed \$ \_\_\_\_\_

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

By signing above, you authorize Friends and Family Credit Union to extend your maturity date of your loan contract by one month. The \$45 fee is a processing fee, and does not apply to principal or interest on your loan. Interest will continue to accrue on your loan. This offer is valid for installment loans only. Loans must be current to contract terms to qualify for this offer. Loans cannot show delinquency for the previous 12 months. Qualified loans are listed above. This offer does not apply to first or second mortgages, HELOCs, Home Improvement Loans, Tuition Loans or Mastercard credit cards. The credit union reserves the right to deny any Skip-a-Pay request. Offer expires December 31, 2019. Refinanced loans are subject to normal underwriting criteria, and we reserve the right to deny the Skip-a-Pay promotion for these loans.