'Tis the season to be jolly! Skip-a-payment

November or December

Dear Credit Union Member,

Need extra cash to handle holiday expenses? Here's your chance! As a valued **LINCONE** Federal Credit Union member, you may be entitled to skip a payment on your credit union loan(s) this holiday season. Simply select the month you want to skip, **November or December**, return this form and we will take care of the rest!

Take advantage of this opportunity for just **$35.00 per loan**. You have the option to have this fee deducted from your account or enclose a check with this skip a payment request. Please keep in mind, interest will continue to accumulate on your loan(s) during the month you skip your payment.

Skip-a-payment checklist:

** Have ALL persons obligated on the loan(s) sign this request.

** Provide the credit union ample time to stop your payment.
(Requests must be received a minimum of two (2) weeks prior to your payment date.)

** First mortgages, variable rate loans, or line of credit loans not eligible for Skip-a-payment.

Please return this request to a credit union loan officer in person or by mailing it to any of our 3 locations:

EQUAL HOUSING LENDER

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

LINCONE Federal Credit Union

4638 W Street, Lincoln, NE 68503
2500 N Street, Lincoln, NE 68510
6700 S 70th Street, Lincoln, NE 68516

Skip-A-Payment Request:

_____
Name (please print)

_____
Account Number *Loan Suffix or Description (i.e. 02 / vehicle loan)*

Contact Number (____) _____

_____
***Signature* *Date*

_____
***Joint Signature* *Date*

Indicate monthly payment to skip:
❑ November ❑ December

Amount of your monthly loan payment(s):
$ _____
$ _____
$ _____

$35 FEE Payment (per loan):
❑ Deduct from LINCONE Savings Account
❑ Deduct from LINCONE Checking Account
❑ Check Enclosed

By signing the above, you authorize LINCONE FCU to extend your final loan payment by one month. The $35 processing fee per loan will be paid by check or deducted from your LINCONE Savings or Checking Account. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan(s) is paid by payroll deduction, the distribution will be credited to your savings account when it would normally be applied to your loan(s). All loan(s) must be current and have not received any payment extensions in the previous 12 months to qualify. This holiday skip-a-payment will count as a payment extension on your loan which will not allow you to receive another extension for 12 months. Request must be received a minimum of two (2) weeks prior to your payment date.

LINCONE Federal Credit Union use ONLY

Due Date: _____ _____ TRCH / PRCH: _____ _____

Partial Payment: _____ _____ Start Date: _____

Group Number: _____ _____ Completed By Credit Union Representative: _____