

HOLIDAY SKIP-A-PAY IS BACK

You don't have to skip out on any presents this year, you can simply skip your loan payment instead! Our holiday skip-a-payment program is back.

You can opt to skip a loan payment in either November 2024, December 2024, or January 2025 on each qualifying loan for a small processing fee of \$35 each. The completed form must be received before the due date as specified below.

Apply today to skip your loan payment this holiday season!

One form per loan — Check one monthly payment on each qualifying loan for \$35 per payment skipped!

November 2024 - Due by 10/15/24 December 2024 - Due by 11/15/24 January 2025 - Due by 12/16/24

Account # _____ Loan # _____ Date _____

Borrower Name _____ Co-Borrower Name _____

Borrower Signature _____ Co-Borrower Signature _____

Georgia Heritage FCU | PO Box 1920 | Savannah, GA 31402

Fax completed form to: 912-629-4055 | Securely email completed form to: member.service@gaheritagefcu.org

My processing fee will be paid by:

Enclosed check for \$ _____ or deduct processing fee from my GHFCU: Checking # _____ Savings # _____

*By signing, I authorize Georgia Heritage FCU to advance my loan payment by one month and acknowledge that this may extend the maturity date of my loan. I acknowledge that this does not change my legal obligation to the Credit Union. Interest will continue to accrue on the unpaid balance during the month I skip my payment at the contractual rate; and when payments resume, the unpaid interest will be collected first. At least six full monthly payments must have been received and the loan be paid current to qualify, with no previous skip-a-payments having been granted since February 2024. A signed, completed skip a payment form must be received before the above designated due date. Georgia Heritage FCU reserves the right to refuse any skip a payment request and previous delinquent payment history on any loan could affect eligibility. First mortgage, home equity loans, personal lines of credit, Phoenix credit rebuilder loans, certain share certificate secured loans, and credit cards are excluded. If I have purchased credit life, credit disability, GAP or a vehicle warranty with my loan, I understand skipping a payment may affect my coverage(s). Review the policy/contract for these details. If approved, my regular monthly payment will resume immediately following the month skipped.