



St Jules Credit Union

Skip-A-Payment
Amendment to Loan Agreement(s)

HOLIDAY SKIP-A-PAYMENT

Need a little extra cash for Christmas? St Jules Credit Union is once again offering our "Skip-A-Payment" Promotion. Just select the month in which you want to skip **November, December, or January 2017** and we will take care of the rest. If your payment is payroll deduction, your payment will be deposited into your savings account. There is a processing fee of **\$30.00 per loan** you wish to skip. We will simply deduct the fee from your savings account or your checking account, or you can send a check. **Interest will continue to accumulate on your loan during the month that you skip your payment.** Take advantage of this offer by completing the coupon below.

Promotion excludes : all real estate, overdraft, refinanced, refinance delinquent, share, & share certificate loans, and visa credit cards. Loans with 2 or more extensions will also be excluded from this offer. In order to skip your payment, all loans and accounts must be current and in good standing at the time we receive your request, and your loans may not have been in excess of 30 days past due in the last 6 months to qualify. Members who have received requested loan extensions in the last 6 months or loans less than 6 months old do not qualify for this opportunity. Only 3 skip-a-payments are allowed for the life of the loan.

2016 COUPON SKIP-A-PAYMENT

Mail coupon to:
St Jules Credit Union
1600 N Bertrand Drive
Lafayette, La 70506

or Fax to:
(337) 261-1397

Name _____ Acct.# _____

Address _____ City, State, Zip _____

Daytime Phone _____ Other Contact _____

Month to skip (choose only one): **November** **December** **January**

List the Loan Number (s) to skip: # _____, # _____, # _____, # _____

Please deduct the \$30.00 processing fee **per loan** from (check one)

- ☐ My Savings account # _____
- ☐ My Checking account # _____
- ☐ I am paying cash in the amount of **\$30.00 per loan.**
- ☐ I am enclosing a check in the amount of **\$30.00 per loan.**

All requests must be received prior to payroll postings or the loan due date.

By signing, you hereby authorize St Jules Credit Union to extend your final loan payment by one month on each loan stated above. You must resume making your regular payments the month following your skipped payment. You understand that the interest will continue to accumulate during the month of the skipped payment. Only 3 skip-a-payments are allowed for the life of the loan to participate in this program. **You acknowledge all parties signing the original loan documents MUST sign agreeing to skip a payment before the skip will be authorized.**

I (we) have read the above statement and fully understand and agree with it.

Applicant's Signature _____

Date _____

Co-Applicant/Co-Signer Signature _____

Date _____