

# Skip-A-Payment just in time for Summer

Take advantage of this special offer today!

During the months of **June, July & August** you may choose ONE MONTH to skip a loan payment without penalty. This offer applies to each loan you have with Elite Community Credit Union EXCEPT Cash-N-Dash loans, Visa and Home Equity loans. To qualify, all loans must be current and no overdrawn savings or checking accounts, other restrictions may apply.



## BARK .... Because Animals Really Kount

**BARK** was formed in 2000 by a small group of big-hearted people who wanted to improve conditions for animals and staff at Kankakee County Animal Control.

**BARK** strives to assist Kankakee County Animal Control and Adoption Center (KCAC) in building a new, properly equipped shelter that houses the county's homeless animals. As well as assist with the operational expenses of maintaining a shelter.

**BARK** is raising awareness for the healthy, friendly animals sheltered at animal control, providing information regarding the adoption and/or placements of them. **BARK** promotes animal health and welfare education in the community.

**\$5.00 of your \$30.00 will go to help**

BARK .... Because Animals Really Kount



Name: \_\_\_\_\_ Acct # \_\_\_\_\_

Name: \_\_\_\_\_

I would like to skip my.....

(June) (July) or (Aug) Payment for loan# \_\_\_\_\_

(June) (July) or (Aug) Payment for loan# \_\_\_\_\_

(June) (July) or (Aug) Payment for loan# \_\_\_\_\_

(June) (July) or (Aug) Payment for loan# \_\_\_\_\_



Interest will continue to accrue on unpaid balance.

Skipping payment(s) will extend the length of the loan. Gap Ins. payouts may be affected.

Payment method:

\_\_\_ Enclosed is my check/money order for the \$30.00 Fee(s)

\_\_\_ Please debit my primary share savings account for the \$30.00 Fee(s)

\_\_\_ Please debit my share draft checking account for the \$30.00 Fee(s)

Borrower 1 signature \_\_\_\_\_ Date \_\_\_\_\_

Borrower 2 signature \_\_\_\_\_ Date \_\_\_\_\_

Owner of Collateral \_\_\_\_\_ Date \_\_\_\_\_

The processing fee is \$30.00 per loan. \$5.00 of this will be donated to:

## BARK .... Because Animals Really Kount

If you have any questions, contact the credit union at (815) 933-7711.

Offer ends 08/31/2018.

If you would like to take advantage of this offer, fill in the information above and bring it in to our Office, fax to (815) 933-5802 or (815) 939-6014 or mail to: Elite Community Credit Union 515 S. Main Street, Bourbonnais, IL 60914.

By signing above I desire that the above noted payment(s) be skipped and I authorize the credit union to advance the due date on the loan(s) specified by one month. I understand that the credit union will not do this if any of my debts at the credit union are past due or if any of my savings/checking accounts are overdrawn, other restrictions may apply. I authorize the credit union to deduct the fee per loan from my savings or checking account unless I enclose another form of payment. I understand that if I do not pay by cash or check and if I do not have the funds available in my savings or checking account on the day the form is received by the credit union this form will be returned to me and my payment(s) will be due as normal. I understand that interest will continue to accrue on the loan(s). I understand by skipping a payment, the maturity or final payment date as disclosed on my truth in lending disclosure, and/or security agreement will be extended beyond the date originally disclosed. If you have a vehicle loan with GAP Insurance, you may only use the Skip-A-Payment option 2 times within the life of the loan without affecting the GAP payout at total loss. In addition, I am aware that by skipping payment(s) the benefit from disability or life insurance may be reduced by the amount of the payment skipped. I understand that anyone who is a cosigner or joint borrower on the loan(s) must also sign before the payment(s) can be skipped.

|                   |                     |                  |                    |            |
|-------------------|---------------------|------------------|--------------------|------------|
| Internal use only | Next Date Due _____ | Fee Posted _____ | Processed by _____ | Date _____ |
| Internal use only | Next Date Due _____ | Fee Posted _____ | Processed by _____ | Date _____ |
| Internal use only | Next Date Due _____ | Fee Posted _____ | Processed by _____ | Date _____ |