



Skip-A-Payment

Winter Skip-A-Pay



Take advantage of this special offer today!

During the months of **November, December, & January** you may choose ONE MONTH to Skip-A-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.

Name: _____ Acct # _____

I would like to skip my.....

(November) (December) or (January) Payment for loan# _____

(November) (December) or (January) Payment for loan# _____

(November) (December) or (January) Payment for loan# _____

(November) (December) or (January) 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 \$35.00 Fee(s)

_____ Please debit my primary share **savings** account for the \$35.00 Fee(s)

_____ Please debit my share draft **checking** account for the \$35.00 Fee(s)

Borrower 1 signature _____ Date _____

Borrower 2 signature _____ Date _____

Owner of Collateral _____ Date _____

The processing fee is \$35.00 per loan.

If you have any questions, contact the credit union at (815) 933-7711. Offer ends 01/31/2026.

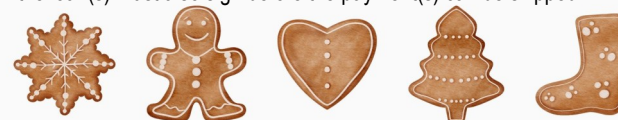
If you would like to take advantage of this offer, fill in the information above and

bring it in to our Office, at Elite Community Credit Union

515 S. Main Street, Bourbonnais, IL 60914 or fax to (815) 933-5802.

2525 S. Kensington Ave, Kankakee, IL 60901 or fax to (815) 939-6014

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 that any ACH I have coming in for my loan(s) payment(s) will not be stopped for the month skipped.** 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. I understand that loans are eligible for two skip-a-payments per year or up to twelve skip-a-payments per life of the loan. 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: Ln# _____ Next Date Due _____ Fee Posted _____ Processed by _____ Date _____