



WINTER SKIP-A-PAY

Take advantage of this special offer today!

During November, December, or January, choose ONE month to skip a loan payment without penalty.

Offer applies to eligible loans with Elite Community Credit Union, except Cash-N-Dash loans, Visa loans, and Home Equity loans. All loans must be current, with no overdrawn savings or checking accounts. Other restrictions may apply. Offer ends 01/31/2027.



Processing fee: \$35.00 per loan

If you have any questions, contact the credit union at (815) 933-7711. If you would like to take advantage of this offer, fill in the information below and bring into our office at Elite Community Credit Union.

*515 S Main Street, Bourbonnais, IL 60914
2525 S Kensington Ave, Kankakee, IL 60901*

✂ ----- DETACH HERE AND RETURN TO THE CREDIT UNION -----



of Skip-A-Pays

WINTER SKIP-A-PAY REQUEST FORM

Member Name: _____ Account #: _____

Please select ONE month for each eligible loan:

I would like to skip my:

Loan #: _____ ☐ November ☐ December ☐ January

Loan #: _____ ☐ November ☐ December ☐ January

Loan #: _____ ☐ November ☐ December ☐ January

Payment method (select one): ☐ Enclosed Check ☐ Debit Regular Shares ☐ Debit Share Draft

\$35 Processing Fee

**Interest continues to accrue on the unpaid balance and skipping payment extends the loan term. GAP insurance payouts may be affected.*

Borrower 1 Signature: _____ Date: _____

Borrower 2 Signature: _____ Date: _____

Owner of Collateral (if applicable): _____ Date: _____

IMPORTANT DISCLOSURES:

By signing, I authorize Elite Community Credit Union to advance the due date on each specified loan by one month. The credit union will not do so if any of my debts are delinquent or past due, or if any of my savings/checking accounts are overdrawn, subject to other restrictions. I authorize the \$35 fee per loan to be deducted from my savings or checking account unless I enclose another form of payment. I understand that if I do not have available funds when the form is received, the fee may be due, and my payment(s) may become due as normal. I understand interest will continue to accrue on the loan balance, and the maturity/final payment date and other disclosures may be extended. I understand that any ACH I have coming in for my loan(s) payment(s) will not be stopped for the month skipped. Loans are eligible for two skip-a-payments per year or up to twelve over the life of the loan. If the loan has GAP insurance, I may only use Skip-A-Payment twice within the life of the loan without affecting the GAP payout at total loss. Skipping payments may reduce the benefit from disability or life insurance. Any cosigner, joint borrower, or title owner must also sign before payment(s) can be skipped.

Credit Union Use Only

Loan #: _____ Next Date Due: _____ Fee Posted: ☐ \$35 Processed by: _____ Date: _____