

# Skip-A-Payment just in time for the Holidays

## 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.



Easy Street Theater was founded in 2006 Their mission is to provide social and artistic opportunities for all persons with cognitive and/or physical disabilities. Each activity is designed to explore and discover the creative gifts of all individuals, young and old, who choose to participate as a learner, teacher or administrator in this endeavor. The programs are intended to build personal growth and self-confidence in a nurturing and fun atmosphere.

**\$5.00 of your \$35.00  
will go to help  
Easy Street Theater**

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

I would like to skip my.....  
 (Nov) (Dec) or (Jan) Payment for loan# \_\_\_\_\_  
 (Nov) (Dec) or (Jan) Payment for loan# \_\_\_\_\_  
 (Nov) (Dec) or (Jan) Payment for loan# \_\_\_\_\_  
 (Nov) (Dec) or (Jan) 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. \$5.00 of this will be donated to:  
Easy Street Theater**

If you have any questions, contact the credit union at (815) 933-7711. Offer ends 01/31/2019.  
 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.

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 Ln# \_\_\_\_\_ Next Date Due \_\_\_\_\_ Fee Posted \_\_\_\_\_ Processed by \_\_\_\_\_ Date \_\_\_\_\_  
 Internal use only Ln# \_\_\_\_\_ Next Date Due \_\_\_\_\_  
 Internal use only Ln# \_\_\_\_\_ Next Date Due \_\_\_\_\_