



Take a vacation from your loan payments with **CCFCU's Holiday "Skip a Pay"** program and put some extra cash in your pocket. You can choose to defer your payments for either November or December and experience freedom to free up some much-needed cash for vacation travel, family gatherings and all those other things that make this a great time of year. Your **Central Coast Federal Credit Union** is here to help you take those budget worries away and make your holidays more enjoyable.

To take advantage of this offer, simply fill out the form below and return it to any of our branches, email to [linda@centcoastfcu.com](mailto:linda@centcoastfcu.com) or fax it to (831) 899-2572. Once we receive your request, we will review your account for qualification. If you qualify, your due date will be advanced one month from the requested due date. If your loan is paid automatically or by payroll deduction, the funds for the payment will not be transferred to the loan and will remain in either your checking or savings account.

**Pick the month you would like to skip your payment. (Select only one)**

- November 2018
- December 2018

**Please Skip-A-Pay on these loans:**

Account # with Loan ID: \_\_\_\_\_ Account # with Loan ID: \_\_\_\_\_  
 Account # with Loan ID: \_\_\_\_\_ Account # with Loan ID: \_\_\_\_\_

**Form of Payment:**

- Enclosing a check/money order
- Authorizing a withdraw from:  Checking  Savings (Funds must be available)

By signing below, I request to skip the payment referenced above, I agree to pay the process fee of \$32 for each loan, \*\*and I agree to all the provisions of the Skip-A-Pay program as described in this disclosure.

\_\_\_\_\_

Print Name

\_\_\_\_\_

Signature of Authorization

Remember, we are here to help you in other ways with those Holiday expenses as well. We offer a variety of loan programs designed to meet your every need. Just stop by or call any of our branches for fast, friendly assistance from our Loan Department staff. Should you have any questions about our skip a payment program, feel free to contact our office any time (831) 393-3480. Thank You!

\*\*This program is available to members with loans in good standing who have had no more than two loan extensions in the past 12 months. It is not available on credit builders, business, construction, home equity or mortgages. Your loan will continue to accrue interest and this Skip-a-Payment offer will result in your loan term being extended beyond its pay-off date. There is a fee of \$32 per loan skipped and the fee must be available in your account in order to process the application.