

Have a Merry Christmas SKIP-A-PAYMENT OR TWO!

CHOOSE 1 OR 2 CONSECUTIVE MONTHS TO SKIP

November and December 2022 or December 2022 and January 2023
Treat yourself and family to a more joyful and stress-free holiday season

Please fill out the application below, pay \$25 per loan for each month skipped, return before the deadline of October 31, 2022 (no exceptions will be made) and that's it!

IMPORTANT: Skip-A-Pay DOES NOT apply to Home Equity, Real Estate Loans, Overdraft, Share Certificate Secured Loans, VISA Credit Cards, or Quick Loans nor does it apply to first payment on your loan.

YES! I want to take advantage of the **JMCU Skip-A-Pay (s)** offer. I have read and agree to the terms below. In doing so, I/We understand that in order to participate in the Joplin Metro Credit Union Skip-A-Pay, **my/our regular loan accounts with Joplin Metro Credit Union must be current with NO EXTENSIONS in the past 12 months and I/We must not be in default on any obligations to credit union including not meeting insurance requirements on Collateral loans.**

PLEASE PRINT CLEARLY IN INK.

NAME _____

ADDRESS _____

CITY _____ ST _____ ZIP _____

DAYTIME PHONE _____ MOBILE/CELL PHONE: _____

E-MAIL ADDRESS _____

ACCOUNT NO. _____

LOANS I/WE WISH TO SKIP: 1. _____ 2. _____

MONTH OR MONTHS I/WE WISH TO SKIP: 1. _____ 2. _____

(PLEASE REMEMBER IF YOU ARE SKIPPING 2 MONTHS THEY MUST RUN CONSECUTIVELY)

ENCLOSED IS A CHECK FOR \$25.00 PER LOAN FOR EACH MONTH SKIPPED.

PLEASE TRANSFER \$25.00 PER LOAN FOR EACH MONTH SKIPPED FROM MY: CHECKING SAVINGS

SKIP-A-PAY TERMS: PLEASE READ CAREFULLY:

*** IF YOU HAVE GAP INSURANCE ON YOUR AUTO LOAN - PLEASE NOTE - IF A CLAIM IS FILED GAP INSURANCE WILL NOT COVER THE AMOUNT OF ANY SKIPPED PAYMENTS**

I/we understand that interest will continue to accrue on the outstanding balance of my/our loan until it is paid in full. I/we understand that I/we continue to be responsible for the entire outstanding principal and interest of my/our loan, and that I/we will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my/our pledge of security shall remain in effect until the loan is fully repaid. I/we understand that our next regular payment will be due on the scheduled payment due date following the month(s) we have elected to skip. I/we also understand that any credit life and/or credit disability insurance on my/our loan will not extend beyond the original maturity date of the loans.

I/we understand and agree to a **\$25.00 FEE PER LOAN** for each month skipped to participate in the Skip-A-Pay. If loan-skip fee funds are not paid, this offer is void. JMCU is not responsible for any delinquency that occurs due to non-eligibility. A portion of this fee(s) goes to our Family Fund for member families needing help this holiday season.

By signing this agreement, I acknowledge that I have read and fully understand the terms of my obligation regarding my/our loan(s).

BORROWER'S SIGNATURE _____

DATE _____

CO-BORROWER'S SIGNATURE _____

DATE _____

IF A JOINT ACCOUNT, ALL BORROWERS MUST SIGN. PLEASE RETURN ON OR BEFORE OCTOBER 31, 2022. NO EXCEPTIONS WILL BE MADE.

**IMPORTANT INFORMATION:
PLEASE NOTE**

All New Loans must have (3) three required minimum monthly payments made to be eligible.. All loans must be current to qualify.