

Skip-A-Payment and give back for the Holidays!

To thank you for using Central Communications Credit Union for your borrowing needs, we invite you to skip a loan payment in November, December or January. This wonderful opportunity gives you that little extra cash for the **Holidays**, and helps a worthy cause at the same time, because a portion of the deferral fee will be donated to **Children's Miracle Network**. The deferral fee is based on your monthly loan payment.

Monthly Loan Payment	Skip-A- Payment Deferral Fee
To \$100.00	\$5
\$100.01 - \$200.00	\$10
\$200.01 - \$300.00	\$20
\$300.01 - \$400.00	\$30
\$400.01 - \$500.00	\$40
\$500.01 +	\$50



HAPPY HOLIDAYS!

YES! I would like to take advantage of the Skip-A-Payment offer. I have read and agree to the terms below.

Member Name _____

Account No. _____

I would like to skip my loan payment for the month of:

Daytime Phone No. _____

November 2011 December 2011

OR

January 2012

For the following loan suffixes:

Loan Suffix (1,2,3) Loan Type (06 Ford etc.)

_____ _____

CHOOSE ONE MONTH

Please deduct the service fee from:

Savings Checking

ALL BORROWERS MUST SIGN

Borrowers Signature _____ , _____

Date _____

To take advantage of this invitation, complete, sign and return to any one of our convenient locations. Visit us at www.centralcommunications.org or give us a call at 816-842-0727.

EMPLOYEES COMPLETE

Skip-Pay Plus One _____ , _____
 _____ , _____

Employee Initials _____

*You may skip (1) monthly payment only per loan. You may have only (3) extensions or Skip-A- Payments during the term of the loan, and only (1) extension or Skip-A-Payment in a 12 mo period. This Skip-A-Pay offer is not available on a first loan payment. Accounts must be in good standing. Excludes home equity, first mortgage loans and Visa payments. Finance charges will continue to accrue. All requests are subject to review. Skipped payments will be added to the end of the loan balance.