



**Need a little cash for the holidays ...** sign up for this year's Holiday Skip. Once again the Credit Union will be giving an early present to its members by offering an "Optional Loan Payment Skip".

**Don't miss out...** we will allow all eligible members to skip the month of November. To skip your payment(s) in November, you must sign and return this form to the credit union by Friday, October 20, 2017. The credit union will deposit any payroll deducted loan payment(s) for the month of November to your share account. No payments will be skipped unless the signed authorization form is received by the due date listed on the form.

If you participate in the skip, the term of your loan(s) will be extended and the accrued interest will be paid upon receipt of the next payment. Note — Line-of-Credit, Home Equity, or HELOC loans are not eligible for the loan payment skip. **(Other Restrictions May Apply)**

The holidays will be upon us  
before we know it and we hope  
that this program will make your  
celebration a little brighter!

## *United Energy Credit Union Holiday Loan Payment Skip Authorization Form*

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

Yes, I would like to take advantage of the 2017 Holiday Skip Payment offer. I understand the following:

- I must be in good standing with the credit union with no delinquent payments during the past 6 months;
- If I have skipped a payment during the year, I may not be eligible for the Holiday "Skip";
- I can only authorize the credit union to skip a payment on the loans for which I am the primary borrower and that loan payments allocated from my pay check to pay loans for family members will require a separate form from that member;
- Line of Credit, Home Equity, and HELOC Loans will not be skipped;
- If my loan is payroll deducted, the funds from my "skipped" loan payment(s) will be deposited into my share account;
- If I have my payment scheduled on homebanking as a Scheduled Loan Payment I must delete the November payment in order for the skip to work. This will require that the payment be re-established after the skip; and
- Skipping of loan payment(s) will result in an extension of the term of the loan(s) and that accrued interest will be paid upon receipt of the next payment.

I understand and authorize the credit union to skip my loan payment(s) that are due in November.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Phone: \_\_\_\_\_

Return Completed Authorization Form to the Credit Union no later than Friday, October 20, 2017.

You can email the form to [skips@unitedenergycu.com](mailto:skips@unitedenergycu.com) or fax the form to #281.964.1720.