



Dash away all your holiday stress!

Down East Credit Union is currently offering our **Holiday Skip-A-Payment** program. This means you can choose to skip the November, December or January payment on your eligible credit union loan. Have more than one eligible loan? Skip a payment on each!

Down East Credit Union Skip-A-Payment – Good for you, good for your community. For every payment skipped, \$5 will be donated to the Down East Credit Union Charitable Foundation.

holiday skip-a-payment rules

1. A processing fee of \$39.00 per loan skipped. The fee will either be deducted from your account, or a check can be made payable to Down East Credit Union.
2. **Exclusions include but are not limited to** real estate secured loans, open end lines of credit (including Visa credit cards), whatever loans, single payment notes and loans to build or rebuild credit. All DECU accounts must be in good standing.
3. I understand that by returning this coupon, I will be eligible to skip the monthly payment(s). I also understand if I fail to return this coupon within five (5) days before the due date of the monthly payment(s) I would like to skip, my normal loan payment(s) will be due on the normal due date(s); or, if subject to transfer, will be made on the scheduled due date(s). Should this occur and funds are not available to complete my normal loan payment(s), I may be subject to Late Fees as outlined in my loan agreement(s). Payments made cannot be refunded.
4. Interest will continue to accrue on unpaid balances through the skipped payment period and the term of the loan(s) may be extended.
5. The Credit Union reserves the right to rescind this offer if any of the accounts are in default or if conditions or criteria are not met.
6. Offer expires on January 31, 2019. After the skipped payment period, the normal monthly payment will resume on the first due date following the skipped payment period.

It's Easy to Apply

Simply complete the application below, and return it to us by either mail, email at lending@downeastcu.com, or by dropping it off at one of our branch locations nearest you. We'll do the rest!

Down East
Credit Union

800.427.1223
www.downeastcu.com



holiday skip-a-payment application

Name _____ Account # _____

Loan # _____ Payment Amount _____ Skip: November 2018 or December 2018 or January 2019 Payment

Loan # _____ Payment Amount _____ Skip: November 2018 or December 2018 or January 2019 Payment

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How is your loan paid? (Circle one) Cash/Check Payroll Deduction Internal Transfer

Please deduct the per loan processing fee from my (Circle one) Savings Checking Payment Enclosed

X

Member Signature

X

Co-Borrower Signature (if applicable)

Note: Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union or other coverages in connection with your loan. Examples include but are not limited to Credit Life, Credit Disability, Debt Cancellation, GAP, or Vehicle Service Contract.

By signing above, you authorize Down East Credit Union to extend the due date of your final loan payment by one month. The \$39.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period. Equal Housing Opportunity and Federally Insured by NCUA.

For Credit Union Use Only

Account # _____ Suffix _____ Pay Code _____

Next Due _____ Process Date _____ Fee _____

Advance Due Date _____ Payroll _____