



# Holiday Skip-A-Payment



Use this coupon and sign up for our Skip-A-Payment special! Skip-A-Payment during January or February on any of your qualifying credit union loan(s)\*. There is a one-time \$25 fee per loan. Use the extra money to pay off those holiday bills!

**YES, I would like to Skip-A-Loan payment in: (Choose One)**

\_\_\_\_\_ **January 2014**      \_\_\_\_\_ **February 2014**

Account Number: \_\_\_\_\_

Member Name: \_\_\_\_\_

Address: \_\_\_\_\_

Which Loan(s) Do You Want To Skip? \_\_\_\_\_

I understand that this coupon may be used for multiple loans. If you make your loan payment by Payroll Deduction or Direct Deposit, your payment will be deposited into your Share Savings Account. **Auto Debit from another financial institution requires 5 days advance notice in order to stop the loan payment from being withdrawn . Need to have made at least 6 monthly payments to be eligible.**



**Children's  
Miracle Network  
Hospitals**  
Helping Local Kids

\_\_\_\_\_ I enclosed a check for \$25 per loan

\_\_\_\_\_ Debit my Checking Account for \$25 per loan

\_\_\_\_\_ Debit my Share Account for \$25 per loan

*A portion of the \$25.00 will go to the Children's Miracle Network!!*

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

By signing above, I authorize 1st Gateway to amend the terms of your original agreement and extend the final loan payment beyond its original maturity for each month I skip. I also understand that I will be required to make the payment(s) skipped prior to my final loan payoff and that the interest will continue to accrue at the contract rate including the month I have chosen to skip. This payment deferral will result in an extension of the maturity date and will increase the APR and Finance Charges disclosed on the original promissory note. I am aware that by skipping payment(s) the benefit from disability/life insurance, GAP policies, and or payment protection may be reduced by the amount of the payment skipped.

Complete and return to any office or mail to: 1st Gateway Credit Union, PO Box 110, Camanche, IA 52730

**\* Must be a member in good standing to qualify for skip-a-payment. First Mortgages are not eligible for this service.**

**FOR INTERNAL USE ONLY:**

Payment type ( please check )

ACH \_\_\_\_\_ P/R \_\_\_\_\_ Auto Debit \_\_\_\_\_ OTC \_\_\_\_\_

Payment Frequency (please check)

Weekly \_\_\_\_\_ Bi-Weekly \_\_\_\_\_ Monthly \_\_\_\_\_ Semi-Monthly \_\_\_\_\_

Date Received \_\_\_\_\_ Initials \_\_\_\_\_ Date Processed \_\_\_\_\_ Initials \_\_\_\_\_