



**Need Extra Cash For The Holidays?**  
**Take Advantage Of Our**  
**Skip-A-Payment Program!**

Start the holiday season early! As a valued member of Patterson Federal Credit Union, you may be eligible to skip your November or December loan payments on your existing PFCU loan(s) this holiday season! This is your chance to have extra cash available for holiday shopping or other expenses you may have, without adding to your credit card debt or having to apply for a new loan.

By participating in the Skip-A-Payment program you may skip one payment on each eligible loan with us. For a small processing fee of \$25 per loan, you can choose the month you would like to skip your payment- and we'll take care of the rest. If you make your payments via payroll deduction, the amount of your skipped payment will be deposited into your savings account. Interest will continue to accumulate on your loan during the month you skip your payment.

The \$25 processing fees will be given back to our community. PFCU will donate the fees to Project CARE, the Arkadelphia Public School District program that sends food home with children in need so that they can eat over weekends and holidays.

To request a Skip-A-Payment, complete the form below and return to our office or by mail with a \$25 check per loan to: PFCU, 124 WP Malone Dr, Arkadelphia, AR 71923.

**ALL REQUESTS MUST BE RECEIVED NO LATER THAN PAYMENT DUE DATE.**

**Name:**\_\_\_\_\_ **Member Account #:**\_\_\_\_\_  
**Month To Skip:**\_\_\_\_\_ **Loan Account #:**\_\_\_\_\_  
**Signature:**\_\_\_\_\_ **Date:**\_\_\_\_\_ **Phone Number:**\_\_\_\_\_  
**Joint Signature** (If Necessary)\_\_\_\_\_ **Date**\_\_\_\_\_

By signing above, I/We understand and agree that (a) the credit union may extend the term of our loan; (b) the payment we skip between 11/01/2016 and 12/31/2016 will be paid at the end of the original loan term; (c) if the credit union approves skipping one payment during the above time periods, interest will continue to accrue at the normal contract rate on the unpaid balance during the skipped period, but I/We will not owe a late charge for postponing the payment; (d) all other terms of the loan shall remain the same; and (e) PFCU reserves the right to review accounts at the time of the request.

**Skip-A-Payments on loans are subject to approval. All real-estate and delinquent loans are excluded.**

*Patterson Federal Credit Union is a member owned financial institution committed to the philosophy of "People Helping People."*