

# crack down on holiday debt.



It's that time of year again! Time for our annual **Holiday Skip-A-Payment** program. As a member of Maine Highlands FCU, you may be eligible to skip the November, December or January payment on your credit union loan. Have more than one eligible loan? Skip a payment on each!

Skipping a payment is like "making a loan to yourself." Treat yourself or your family and friends with some extra cash to use for holiday travel, gifts, entertaining, or anything you wish! It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!



**Maine Highlands**  
FEDERAL CREDIT UNION  
Personal Service. Shared Value.

**mhfcu.com**

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P.O. Box 716 · 194 Main Road  
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P.O. Box 335 · 216 Main Street  
Canaan, ME 04924 · 207.474.3544

## ● holiday skip-a-payment rules

**To qualify for the Holiday Skip-A-Payment program, you must meet the following criteria:**

- ALL Maine Highlands FCU loans MUST have been current for three consecutive months prior to the Skip-A-Payment request (i.e. no late fee assessed).
- Loans must have been open for at least three months and three payments made before a Skip-A-Payment can be requested.
- All other accounts with Maine Highlands FCU must be in good standing at the time of request.
- Excludes all real estate loans (i.e. mortgages, home equity lines of credit and land loans), all open end lines of credit loans and all credit card loans.
- \$25 processing fee per Skip-A-Payment must be received BEFORE request is processed.
- Applications for Skip-A-Payment must be received at least four business days before payment is due.

## holiday skip-a-payment application ●

Name \_\_\_\_\_ Telephone # \_\_\_\_\_

Account # \_\_\_\_\_ Skip:  November or  December or  January Payment

Loan Trailer \_\_\_\_\_

How is your loan paid? (Circle one) Cash/Check Payroll Deduction Internal Transfer  
Please deduct the \$25.00 processing fee from my (Circle one) Savings Checking Club Payment Enclosed

**X** \_\_\_\_\_  
Signature

**X** \_\_\_\_\_  
Joint Signature (if applicable)

**IMPORTANT TERMS AND CONDITIONS:** By participating in MHFCU's Skip-A-Payment program, you request that your loan payment(s) be deferred as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue during and after the deferral period; 2) deferring payments will result in higher total FINANCE CHARGES than if payments were made as originally scheduled; 3) payment deferrals will require extra payments past the original maturity date; 4) any elected GAP or Warranty Coverage may not be extended beyond the original maturity date; 5) payments will resume the following month; and 6) there is a \$25 processing fee per loan for each Skip-A-Payment.

For Credit Union Use Only  
Account # \_\_\_\_\_ Suffix \_\_\_\_\_ Pay Code \_\_\_\_\_  
Next Due \_\_\_\_\_ Process Date \_\_\_\_\_ Fee \_\_\_\_\_  
Advance Due Date \_\_\_\_\_ Payroll \_\_\_\_\_