



Don't have a holiday budget *melt*down!

Your worries will melt away when you use Skip-a-Payment!

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!

Skip-A-Payment Rules



mhfcu.com

P.O. Box 233 · 73 Main Street
Dexter, ME 04930 · 207.924.5544
888.806.6920

P.O. Box 697 · 23 Hudson Avenue
Guilford, ME 04443 · 207.876.4041
P.O. Box 507 · 955 W. Main Street
Dover-Foxcroft, ME 04426
207.564.8644

P.O. Box 353 · 393 Pritham Avenue
Greenville Junction, ME 04442
207.695.0316

P.O. Box 716 · 194 Main Road
Brownville, ME 04414 · 207.965.8377

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

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.

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 _____