



**Take a break from your loan payments this November or December!** If you could use a little extra cash to handle holiday expenses, we've got the answer. **OFCU's Holiday Skip-A-Payment** program means that you can skip your November or December loan payment this holiday season and then resume your next regular payment.

Sign up for **OFCU's Holiday Skip-A-Payment** program by completing the form below and returning it to any OFCU branch office prior to the due date of the loan you wish to skip.

**Special notes to remember:**

- A loan can only be skipped once within a 6 month period.
- New loans must have received 3 Payments to be eligible.
- All loans & due dates must be current to qualify.
- Funds for OFCU's Skip-A-Payment program request must be available in your savings or checking account or provided by check. In the event there are insufficient funds in your savings account your request will not be processed.
- This Skip-A-Payment request will not stop your payroll deduction or automatic debit from another financial institution unless requested in writing. If you do not request in writing that your payroll deduction or automatic debit be stopped, each payment amount will remain in your OFCU deposit account when received.
- All co-signers of the loan must agree to the OFCU Skip-A-Payment program and sign the request.
- A skip pay form must be completed for all accounts requested.
- Loan due date will not be advanced if a month is not selected, for example: November or December.

**Please complete the following and return this form to any OFCU branch office for processing of your request for the Holiday Skip-A-Payment program.**

✂-----Cut Here-----

\_\_\_\_\_  
Name Street Address City, State Zip

\_\_\_\_\_  
Phone Number Email Address

\_\_\_\_\_  
OFCU Account Number  Skip all loans eligible or  specify which loan \_\_\_\_\_  
Payment to be skipped  November or  December

Please deduct this \$20 fee per loan from:  Savings  Checking  Check Enclosed

\_\_\_\_\_  
(Your Signature)

\_\_\_\_\_  
(Co-Signer Signature)

**Your signature & co-signer signature are a requirement!**

By signing above, you are authorizing Otero Federal Credit Union to extend your final due date. Interest will continue to accrue on your loan during the month you choose to skip. The \$20 non-refundable loan processing fee, per loan, will automatically be deducted from your deposit account or provide a check for the amount to process each loan you wish to skip. Offer does not apply to Real Estate, Credit Cards, PAL or Annual payment loans, and is subject to a final approval by credit union loan officials. Other restrictions may apply.

WSPrint  
For Credit Union Use Only: Approving Officer: \_\_\_\_\_ Loan Officer #: \_\_\_\_\_