

Happy Holidays from Banner Federal Credit Union!

Need some extra cash for the holidays? Skip your December loan payments. For a small processing fee of just \$40.00 per loan, you can skip your December loan payment(s) and use the extra cash for your holiday needs. It's simple! Just complete the information below, sign and return to Banner Federal Credit Union **no later than** your December payment due date. Your next payment won't be due until **January 2019!**

Name: _____ Contact Number: _____

Email address: _____

Account Number: _____ Loan Trailer: _____ Loan Trailer: _____ Loan Trailer: _____

**Not all loans qualify, please see restrictions below*

I would like to pay the \$40 (per loan) processing fee (check one):

With my enclosed check for \$ _____ From my BFCU savings From my BFCU checking

***ALL PARTIES (co-borrowers/co-signers) ON THE LOAN MUST SIGN BELOW: By signing below, you authorize Banner Federal Credit Union to withdraw the applicable processing fee(s) from your account and all of the signers on the loan agree to the terms and qualifying restrictions regarding this offer.**

Member Signature

Co-Borrower(s)/Co-Signer(s) Signature

Fax Completed Form to: (480) 265-2024 or Email to: loans@bannerfcu.org

**Need to send in payment with form? Mail Completed Form and Payment to:
Banner Federal Credit Union
525 W Brown Rd
Mesa, AZ 85201**

**Qualifying Restrictions and Important Information Regarding This Offer*

***Home Equity Loans/Lines of Credit/PayDay Stretcher Loans/Share Certificate Loans are NOT eligible for this offer.** Loans with an APR (annual percentage rate) that would exceed 18.00% when the \$40.00 processing fee is included, do NOT qualify for this offer. Accounts that have been granted an extension/modification of terms, do NOT qualify for this offer. Member account and loans must be in good standing. All other terms and conditions of the loan(s) will remain unchanged. Interest will continue to accrue on your loan(s) during the month you skip your payment(s). If you have purchased GAP, please refer to your policy for additional information. If your loan is insured with Credit Protection including Life and/or Disability or Unemployment protection, your coverage will continue during the month of December 2018 and to the new maturity date of the loan. If you have met the above requirements and we have processed your request, we will notify you through the email you have provided or by mail within 10 days of processing. If you have not met the above requirements and are denied for this offer, we will notify you through the email address or phone number you provided. Your signature(s) above authorizes Banner Federal Credit Union to extend your original loan maturity date. By signing above, all parties agree to this December 2018 Skip-A-Pay offer.

Internal Use Only

Processed by: _____ Date: _____ APR Check: _____ Pay Freq: _____ Approved: _____ Denied: _____

Next Payment Due Date: Loan #: _____ Date: _____ Loan #: _____ Date: _____ Loan #: _____ Date: _____ PDFM: _____