

# Holiday Helper

Sweeten the season with Skip-A-Pay!

## Winter Skip-A-Pay Application



Print, complete and either mail, fax or bring this application, along with the fee, to any of our offices. Please do not mail cash. If you prefer to have the fee deducted from your Campbell Employees FCU savings or checking account, check the appropriate box. Please allow at least one week for us to process your request. Mastercard® credit cards, No Credit Check promotional loans and First Mortgage loans are not eligible for this offer.

We must receive your signed request no later than **November 30, 2018**.

### 1. The December loan payment(s) I would like to skip is/are:

(Please describe briefly, including payment amount. Ex: Auto-2007 Honda, \$215.40)

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### MAIL COMPLETED FORM (and check) TO:

Campbell Employees Federal Credit Union  
Attn: Lynn Soltner  
PO Box 2737  
Camden, NJ 08101

**OR FAX TO:** 856-486-3257

**PHONE:** 800-257-5354 / 856-486-3250

### 2. Please print clearly:

Name: \_\_\_\_\_

Account #: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

### Restrictions:

- Your loan account must be current, in good standing and open at least six months.
- Offer valid on Auto, RV, Signature, Home Equity and Share Secured loans. It excludes Mastercard credit cards, No Credit Check promotional loans, First Mortgage loans and already-posted payments.
- Members are limited to two Skip-A-Pays per year and five per life of the loan.
- Fee can only be taken from your Campbell Employees FCU savings or checking account, not from another financial institution.

### 3. My preferred processing fee (per loan) payment method is:

\$20 for loan payments totaling \$250.00 or less

\$35 for loan payments totaling \$250.01 or more

Check payment (enclosed)

Deduct from my Campbell EFCU checking account # \_\_\_\_\_

Deduct from my Campbell EFCU savings account # \_\_\_\_\_

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date



This Addendum amends your Loan Disclosure Statement and Agreement regarding your loan payment. By signing this agreement, you request that Campbell Employees FCU extend the due date of your regular payment(s) by one month. You understand that interest will continue to accrue on your entire loan balance, including the amount of the skipped payment, and that skipping this payment means it will take longer to pay off your loan. You agree to pay a skipped payment processing fee of \$20 for loan payments totaling \$250.00 or less and \$35 for loan payments totaling \$250.01 or more per loan. If there are not sufficient funds in your account to cover the fee, the processing fee will not be deducted, and the payment(s) will be due on your loan(s) in accordance with your Loan Disclosure Statement and Agreement. Payroll deduction will not be interrupted. The funds will remain in your regular savings account for withdrawal. Any credit life and/or disability on the loan will not extend beyond the original maturity date of the loan. Campbell Employees FCU reserves the right to refuse to honor this request if all terms of the Loan Disclosure Statement and Agreement have not been met. All other payment terms of your Loan Disclosure Statement and Agreement will remain in full force and effect. You may not skip a payment if the skipped payment will cause negative amortization on your loan.

Offer ends and all requests must be received by **November 30, 2018**.