



Sweep

your loan payments aside.

(Because you've got enough on your hands as it is...)

Skip-a-Pay Application

Print, complete and either mail, fax or bring this application to any of our offices along with your check (no cash) for either \$20 or \$35. 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 two weeks for us to process your request. Mastercard® credit cards, First Mortgage loans and Holiday loans are not eligible for this offer.

1. The loan payment(s) I would like to skip is/are:
(Please describe briefly, including payment amount. Ex: Auto-2007 Honda, \$215.40)

2. The month I would like to skip is:

3. Please print clearly:
Name: _____
Account #: _____
Street Address: _____
City, State, ZIP: _____

4. 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 # _____

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

- 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.
 - You may only request to skip one month per application. If you wish to skip an additional month within the same calendar year, you must use a separate application.
 - Fee can only be taken from your Campbell Employees FCU savings or checking account, not another financial institution.



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. Therefore, in the first month following the skipped month, the interest due on your loan will be greater. You agree to pay a skip 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 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 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.

Members are limited to two Skip-a-Pays per loan, per year. Only one month per application. Applications are due by the end of the month preceding the month you wish to skip. Ex. To skip June's payment, your application must be received by May 31.