



Dear Member:

Holiday crunch time is here. Are you already feeling the squeeze? River Region Credit Union has the relief. Our Skip-A-Pay program will put some extra cash in your pocket for the holidays. Who could ask for anything more?

Because you are a valued member and in good standing with the credit union, we are giving you the opportunity to keep a little extra cash in your pocket for the holidays by **skipping your December 2019 loan payment(s).***

Reappoint these funds for a mini-vacation, home improvements or holiday gifts. Whatever your pleasure, we hope you take advantage of this convenient, holiday relief.

Simply complete the attached form, pay \$10 per loan skipped, and return it to us **no later than November 18, 2019*** to take advantage. The \$10 fee will help us fund educational scholarship opportunities for members with college-aged children and grandchildren. This payment can be submitted by transferring funds from savings, checking, advancing the loan, or enclosing it with your attached form. Your payments will resume with the January payment and interest will continue to accrue during the deferment period.

Please be aware that if you make your payments via ACH or by Payroll Deduction, the transaction will still process and your account/paycheck will still be debited for the payment, so make changes accordingly.

If you have any questions about Skip A Pay, just call 866-649-5015 and ask for a Financial Services Officer.



River Region
CREDIT UNION

*Mastercard payments, loans secured by real estate, Fresh Start Loans and student loans are not eligible for this offer. Loans with CPI (force placed insurance) do not qualify. This offer is not applicable if the December payment is the first payment, or if the December payment has been paid prior to receipt of this request. All Skip-a-Pays are subject to Credit Union approval.



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Loan Extension Agreement

It is mutually agreed that this constitutes an extension on River Region loan #(s) _____

Account Number: _____ Daytime Phone Number: _____

By signing this request, I agree to skip my December 2019 payment. The skipped payment will be added to the end of the loan, thereby extending the term of the loan. Additionally, I understand that interest will continue to accrue during the payment deferment period. If GAP (Guaranteed Asset Protection) or other debt claim protection was purchased on your loan, I understand coverage may be affected by skipping a payment. I understand that my payments will resume with my January 2020 payment and all other terms and provisions of the original loan agreement are unchanged and remain in full force and effect.

I am aware that if my payments are made via ACH or by Payroll Deduction, the transaction will still process and my account/paycheck will still be debited for the payment and it is my responsibility to make changes accordingly. If a change is not made the payment will be deposited into my share savings account.

I understand there will be a \$10 charge per loan skipped and would like to submit this payment in one of the following ways:

Transfer from Savings Transfer from Checking Loan Advance Enclosed Check

All Responsible Parties Must Sign and Print Their Name:

Borrower

Co-Borrower (If Applicable)

Sign Name

Sign Name

Print Name

Print Name

Co-Signer (If Applicable)

Co-Signer (If Applicable)

Sign Name

Sign Name

Print Name

Print Name

Loan Confirmation Will Be Sent via Email



Print Email Address

Signed Agreement Must Be Received By November 18, 2019

Please complete this agreement and email to skipapayment@rrcu.org or return by mail to 3124 West Edgewood Jefferson City, MO 65109

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