

**FIRST AREA CREDIT UNION
SKIP-A-PAYMENT**

Name _____
Address _____
City/State/Zip _____
Home Phone _____
Work Phone _____
Account # _____

Month I wish to skip: Dec 2010___ Jan 2011___

In consideration of the one month extension, I agree to pay First Area Credit Union a fee of \$25. I understand that all other terms of the loan, including interest rate, monthly payment amount and monthly due date will remain the same. I also understand that this is a fee and will not be applied to the loan.

All original signers on the loan must also sign this form.

Signature _____ Date _____
Co-Signature _____ Date _____

**GIVE YOUR HOLIDAY BUDGET A
BREAK WITH
SKIP-A-PAYMENT**

Need a little cash for your holiday budget. Take advantage of our popular Skip-A-Payment, it's quick, easy and hassle free. With our Skip-A-Payment program you can choose to skip your December or January payment. There is a \$25 fee for each payment skipped. (This is a fee and is not applied to your loan) Please note this offer does not apply to mortgages or business loans and your loan must be in good standing to qualify. Other restrictions apply. To participate, complete the Skip-A-Payment form above and return to: First Area Credit Union, 193 Campbell Lane, Saginaw, MI 48609

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