

Free up money for the holidays  
while helping others in need!

# Skip a payment!

Minnco understands just about everyone can use a little extra cash this time of year! That's why we're offering you the opportunity to skip either your November or December loan payment.

Just fill out the form on the back and bring it to one of our offices. Minnco will contribute \$5.00 from each Skip a Payment fee to a local charitable organization. Help yourself while helping others!



Your **Community Credit Union.**™

Cambridge • Isanti • Cub Foods • North Branch • Andover

## Skip a payment!

Fill out and return to any Minnco office **before** your November or December payment is due (**remember to circle which month!**)

**Important information. Please read!** This agreement must be signed by all borrowers and co-borrowers/co-signers. Offer is subject to review of account status. Minnco reserves the right to refuse this request if loan payment history is unsatisfactory. You will be contacted if this request is denied. Max. loan balance of \$50,000. Interest on your loan will continue to accrue, and all other terms and provisions remain in effect. Does not apply to overdraft lines of credit. The \$20 fee per loan will be taken from your share account; if funds are not available, then from your checking account. **If you do not indicate which month you want to skip, November will be selected.**

*Yes!*

I/we want to skip our **November** **December**  
**2009 (circle one)** installment loan payment(s).

Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

Date \_\_\_\_\_ Member # \_\_\_\_\_ Phone \_\_\_\_\_

Member # \_\_\_\_\_ Phone \_\_\_\_\_

Print Name \_\_\_\_\_

Co-Borrower Name \_\_\_\_\_

Borrower's Signature \_\_\_\_\_

Co-Borrower's Signature \_\_\_\_\_