

Wouldn't it feel great to free up some of your financial burden—whenever you wanted to? At CDC FCU, we know the economy is tough right now, and that's why we're offering a year-round skip-a-payment program that gives you the freedom of choice! You can choose up to two months* during the year when you're a little short on cash to skip a payment... and ease the stress on your wallet and get that oh-so-free feeling!

- You'll be able to spend the money that would have been applied to your loan payment(s) on anything you need or want, and take a little break from worrying about your bills.
- Get up to two skips per year for just \$10 each.**

Our skip-a-payment program reduces your financial strain and puts cash back in your pocket when you need it most.



*Skips cannot be consecutive.

**Only two skips per loan (up to three loans per person) are permitted per calendar year. Skips cannot be consecutive, and members must have made six consecutive payments on time before taking advantage of this program.

SKIP-A-PAYMENT FORM

Please fill out this form, detach, tape shut and mail.
Or fax to 678-553-5528.

- Yes!** I want to take advantage of the CDC FCU Skip-A-Payment Program.
I have read and agree to the terms below.

DATE NAME

PLEASE TAKE THE \$10 FROM THE FOLLOWING ACCOUNT:

CHECKING SAVINGS MONEY MARKET ACCOUNT #

LOAN #:

AMOUNT: JANUARY FEBRUARY MARCH APRIL MAY JUNE JULY
 AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER

IF THIS IS A BI-WEEKLY PAYMENT, PLEASE PROVIDE SPECIFIC DATES:

LOAN #:

AMOUNT: JANUARY FEBRUARY MARCH APRIL MAY JUNE JULY
 AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER

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IF THIS IS A BI-WEEKLY PAYMENT, PLEASE PROVIDE SPECIFIC DATES:

BORROWER'S SIGNATURE

For qualified members. Please note: by skipping your loan payment by one month, you authorize CDC FCU to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. You authorize us to debit \$10 per loan as a processing fee from your checking, savings or money market account. Your account must be in good standing to take advantage of this offer. The credit union reserves the right to determine if prior subsequent actions may disqualify your loan. All new loans must have received six consecutive on time payments. Please allow a minimum of two weeks for us to process your request. This offer expires December 31, 2010. Mortgages, HELOCs, Second Mortgages, PLOCs, Tax-Wise, and credit cards are exempt from the skip-a-pay program.