1st PATRIOTS FEDERAL CREDIT UNION

P. O. Box 2893, Rock Hill, SC 29732
803-366-6148, 803-548-9270

NEED EXTRA WINTER CASH? 1st PATRIOTS FCU IS HERE TO HELP!

As a valued 1ST Patriots FCU member, you are entitled to skip a payment on your 1st Patriots FCU loan(s) this winter!

Use the cash on your Thanksgiving travels or to help with your Christmas shopping!
We do all the paperwork. You enjoy the extra cash!

Don't Wait! To take advantage of this special offer, send in the Skip-A-Payment Application before your payment is due. Simply:

1. Decide which month you would like to skip.
2. Complete and sign the application below. All borrowers and co-borrowers must sign the application. Please include your daytime phone number.
3. Mail the application to 1st Patriots FCU, P. O. Box 2893, Rock Hill, SC 29732. To ensure your payment is skipped, your request must be received before the payment due date. A $35 processing fee per loan is due with the application.

If your payment is made through Direct Deposit and/or Payroll Deduction, 1st Patriots FCU will put your "payment" back into your Share Account!

This offer does not include mortgage or business loans!

Tear at line and return to 1st Patriots FCU. Faxes cannot be accepted for "skips".

1st Patriots FCU Skip-A-Payment Application

SKIP-A-PAYMENT AMENDMENT TO INSTALLMENT LOAN AGREEMENT

This is an amendment to the specified loan agreement between 1st Patriots FCU, the Borrower, and Co-Borrower (if applicable). 1st Patriots FCU reserves the right to refuse "skip payment" requests at our discretion.

1. If my loan payment is being paid through Direct Deposit and/or Payroll Deduction, the payment amount will be deposited into my Share Account.
2. A $35 processing fee is due with the application.
3. New loans must have had at least one full monthly payment made before qualifying for skip-a-payment.
4. I understand that the amendment to my loan agreement will extend the term on my loan and that the "skipped" payment will accrue additional finance charges on the unpaid loan balance.
5. I understand that I can make up the payment at any time, however the next scheduled due date will not change. By signing this amendment to my loan agreement(s), I authorize 1st Patriots FCU to change the payment schedule.
6. All of the other terms of my loan agreement(s) remain the same. ALL borrowers on loan(s) must sign below.

YES! I want to "skip" my loan payment for the month of: _____November, 2011 OR _____December, 2011

I would like to skip payment on the following loan(s):
Please provide account #(s):
Signature_____ Share-Secured_____
Vehicle_____ Other Loans_____

I make my loan payment through Direct Deposit and/or Payroll Deduction: _____Yes _____No

X_____
Borrower's Signature *Date* *Daytime Phone Number*

X_____
Co-Borrower's Signature *Date* *Daytime Phone Number*

*Member Account #*_____

Offer Expires 15 days after loan due date

For office use only:

Approved_____	Loan FM_____	Share FM_____
Date_____	GL FM_____	Fees Rec'd_____