First Choice Community Credit Union

100 North 17th Street
Knoxville, TN 37921
865-637-0112

You've Got A Strong Credit Union Behind You!

Dear Valued Member:

Do you need extra cash this holiday season? First Choice Community Credit Union has the answer – ***Holiday Skip-A-Pay***!

For just $25.00 per loan, you can skip one month's payment on any or all of your qualifying loans.

Here is how it works:

1. **Pick the month you want to skip (December, January, or February);**
2. **Complete the attached form. Don't forget to include your $25.00 (per loan) or indicate account to draft.**
3. **Don't pay your loan payment for a full month;**
4. **Enjoy some extra cash during this holiday season!**

It is that simple! It is just one more service your credit union offers to make you breathe a little easier during the holiday season.

If your payment is made through payroll deduction or direct deposit, your payment will just remain in your Share or Share Draft account. A skipped payment will consist of either : one (1) monthly payment, two (2) semi-monthly payments, two (2) bi-weekly payments or four (4) weekly payments.

Please mail the form below to: **First Choice Community Credit Union, 100 N. Seventeenth Street, Knoxville, TN 37921**. You can also **Fax to 865-637-0777** or drop by one of our four locations. Remember to enclose $25.00 for each loan payment skipped or indicate which of your credit union account's should be deducted for the Skip-A-Pay fee.

Wishing you and yours the best this holiday season.

First Choice Community Credit Union

HOLIDAY SKIP-A-PAY REQUEST FORM

_____ _____ _____

Member Name ***Member Account Number*** ***Daytime Phone Number***

Please Skip My (choose one): **DECEMBER 2011** **JANUARY 2012** **FEBRUARY 2012**

LOAN PAYMENT #1	_____ Loan Account Number	_____ Loan Account Suffix	$_____ Monthly Payment	$25 (Skip-A-Pay Fee)
LOAN PAYMENT #2	_____ Loan Account Number	_____ Loan Account Suffix	$_____ Monthly Payment	$25 (Skip-A-Pay Fee)
LOAN PAYMENT #3	_____ Loan Account Number	_____ Loan Account Suffix	$_____ Monthly Payment	$25 (Skip-A-Pay Fee)

PLEASE DEDUCT THE "SKIP-A-PAY" FEE FROM MY FCCCU *(choose one)* **SAVINGS** **CHECKING** ACCT. **OR** $_____ CHECK ENCLOSED

Real-estate loans, Visa Credit Card Payments, Share Secured and loans that are delinquent are excluded from this offer. First Choice Community Credit Union reserves the right to deny any Skip-A-Pay request. All borrowers and Co-Borrowers must sign this form. By signing below I/We agree to have one month's loan payment skipped and to extend the term(s) of the above stated loan(s). I/We also understand that the loan interest will accrue during the month that my/our payments are skipped.

_____ _____

Borrower Signature Required **Date** **Co-Borrower Signature (if applicable)** **Date**