



Holiday Skip-A-Pay

Skip your December or January loan payment and free up some cash for holiday expenses!

This offer does NOT apply to Mortgage or Home Equity Loans, Overdraft Protection Loans and MasterCard®.

Member Name _____ Account Number _____

Phone number you can be reached at _____

_____ I authorize a transfer from my _____ savings _____ checking in the amount of \$25.00 for each loan skipped.

_____ I have enclosed a check in the amount of \$25.00 for each loan skipped.

Please skip my loan payment(s) for (*choose one month only*): _____ December 2009 _____ January 2010

Note Number	Loan Type (auto, signature, etc.)	Payment amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

If your loan is paid automatically through direct deposit or payroll deduction, the funds created from the skipped payment(s) will remain in your savings or checking account (wherever it transfers from). All loans must meet Skip-A-Pay eligibility requirements. The Skip-A-Pay option is subject to credit union approval.

This offer does NOT apply to Mortgage or Home Equity Loans, Overdraft Protection Loans and MasterCard®.

Please read, complete & sign this form. Return this form to either office.

If your loan is in joint names, this form must be signed by all borrowers.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

I/we wish to participate in the Americo FCU Skip-A-Pay Program. Please defer payment for the loan(s) checked on this application. To be eligible, loans must be of current status and in good standing. The loan's first month payment must have been made. Terms and conditions of the loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment(s) required during the deferral period set forth above. Interest will continue to accrue on the outstanding balance until it is paid in full. The skip payment will cause your loan to extend beyond the expected maturity date. You continue to be responsible for the entire outstanding principal and interest of your loan and you are responsible to continue to make the scheduled payment(s) after the original maturity date until all principal and interest is paid in full. Your pledge of security shall remain in effect until the loan is fully repaid. Your next regular payment will be due on the scheduled payment due date following the month you have elected to skip a payment. Any credit life and/or credit disability insurance on your loan will not extend beyond the original maturity date of the loan(s). A skipped loan payment may reduce any GAP insurance claim on insured vehicle loans. Other restrictions may apply. There is a \$25.00 processing fee for each skipped loan.

**4101 Main St
Erie, PA 16511
(814) 899-6608
(814) 899-6005 fax**



**2545 West 23rd St
Erie, PA 16506
(814) 833-0433
(814) 833-7299 fax**

www.americofcu.com