

DECEMBER 2011

**SPECIAL INVITATION**

Because you are a valued member of Kokomo Heritage FCU, we would like to extend an invitation to you to SKIP your loan payment in the month of December 2011. This special SKIP-A-PAY offer is by invitation only. If you would like to take advantage of this special offer, simply fill out the application form and drop it off at the Credit Union Office or mail it to:

**Kokomo Heritage FCU**

**ATTN: Loan Department**

**901 S. Courtland Ave.**

**Kokomo, IN 46901-5395**

The SKIP-A-PAY application form must be returned to Kokomo Heritage FCU **no later than the 22<sup>nd</sup> day of December** if you wish to do the skip a pay. If you have any questions please call our office at (765)457-8209.

**THERE IS A \$ 25.00 FEE (PER LOAN) FOR THE SKIP A PAY!!!**

Which loan(s) do you wish to skip? \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Please enter you Account # \_\_\_\_\_ (where funds will be taken from)

Deduct from Savings  Deduct from Checking  Add to loan  Other

By signing below you authorize Kokomo Heritage FCU to advance your loan due date by one (1) month and you also understand that this may extend the maturity date of your loan by one (1) month.

- Interest will continue to accrue on the loan(s) during the month of your Skip-A-Pay.
- Loans must be current through the month you decide to skip reflecting your next payment due the following month after the skip-a-pay.
- Kokomo Heritage FCU reserves the right to refuse any Skip-A-Pay request.
- This **does not** apply to Visa Loans or Home Equity Loans.

Signed: \_\_\_\_\_

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

Account # \_\_\_\_\_