

## Holiday Special: Skip-A-Payment

Free up some extra cash this Holiday Season with our Skip-A-Payment Program. For a small processing fee of \$25, you can skip your December 2019 or January 2020 consumer loan payment, keeping cash in your pocket.

**It's easy to do.** Simply fill out the attached coupon to skip your December or January payment. Just follow these easy steps:

1. Submit your Skip-A-Payment request at least 5 business days before your loan's due date.
2. Mail your completed Skip-A-Payment coupon to Aurora Schools Federal Credit Union, Attn: Skip-A-Payment Processor, 751 Chambers Rd. Aurora, CO 80011 (We cannot process your request without the coupon) or fax your Skip-A-Payment coupon to (303) 343-1272.
3. Please include a check for \$25 for each loan (the processing fee), or indicate your authorization for a \$25 transfer from your savings or checking account.
4. Please log in to your account to ensure your skip-a-payment has been processed.
5. Contact us at (303) 360-0987 should you have any questions.

**Please Note:** Interest will continue to accrue throughout the deferral period, and the term of your loan will be extended. If your loan is paid via payroll deduction or automatic payment transfer, the amount normally applied to your loan will be deposited into your share account. **You may only skip one loan payment per loan, per year. Eligibility for Skip-A-Pay is based on payment history and loan-to-value. Mortgage, Equity Loans or Lines of Credit, VISA and Overdraft Loans are excluded from this offer.**

### Skip-A-Payment Coupon

I, \_\_\_\_\_, hereby request that Aurora Schools Federal Credit Union extend the following loan number by one month:

Member # \_\_\_\_\_ Loan Type \_\_\_\_\_ Loan Suffix # \_\_\_\_\_

What is the month you would like to skip? \_\_\_\_\_

To pay the \$25 processing fee,

I am enclosing a check

I authorize a transfer from checking or savings # \_\_\_\_\_

ALL BORROWERS PLEASE SIGN.

X \_\_\_\_\_  
Borrower Signature Date Telephone Number

X \_\_\_\_\_  
Borrower Signature Date Telephone Number

This offer is invalid if your coupon is not received within five business days of your payment due date. We cannot guarantee your coupon will be processed correctly if we do not receive it five business days prior to your payment date. If this is a joint loan, all borrowers must sign the coupon to be valid.

I agree that this Skip-A-Payment coupon shall constitute an addendum and modification in my ASFCU loan described on this coupon. I acknowledge that interest will continue to accrue on the unpaid principal balance of my loan being modified hereby during the month of the Skip-A-Payment. I acknowledge that all truth-in-lending disclosures already made by ASFCU on the loan described in this coupon shall be modified to the extent of one additional month's interest, at the same interest rate already agreed upon, and one additional month added to the maturity date of the loan.