



TruNeighbor
— CREDIT UNION —

Real People. Real Service. Real Neighbors.

TRUNEIGHBOR CREDIT UNION SKIP-A-MONTH PROGRAM

Thank you for borrowing from your Credit Union. We recognize that there are times in life when our finances need to be directed to areas other than our loan payments. As a valued member, we offer you the opportunity to manage these times with our Skip-a-Month Program.

Instead of worrying about making the car payment, you can use that extra cash for other needs for one month per loan per year. Complete the coupon below and return it to us, along with a \$25.00 Skip-A-Month fee. The \$25.00 fee is required to offset administrative and operating expenses. The fee can be withdrawn from your Credit Union accounts. The coupon and fee must be received 5 days prior to your regular due date for the month you wish to use the coupon. **The program does not apply to mortgage or home equity loans.**

If you have questions about the Skip-a-Month Program, please give us a call at our offices listed below. If you need more than one coupon for multiple loans, just ask!

TRUNEIGHBOR CREDIT UNION

SKIP-A-MONTH COUPON

Member Name: _____ CU Account Number: _____
Loan Type (car, personal, etc.): _____ Payment Amount: _____
Date(s) to Skip: _____ Loan Number (if known): _____
Daytime Phone: _____ Cell: _____ E-Mail: _____

\$25.00 Skip Fee: _____ Enclosed
_____ Withdraw from Which CU Account: _____

I (We) want to utilize the **Skip-A-Month Program**. I (We) realize that interest will continue to accrue on the loan and the term of the loan will be extended.

Signature: _____

Signature: _____

Loan Officer: _____ Date Processed: _____

GAP Insurance Disclaimer: Gap insurance purchased through TruNeighbor Credit Union is limited to a maximum of two deferred payments over the life of the loan. Deferring more than two payments will result in a deficiency balance not covered in the event an insurance claim is filed. The deficiency balance will be the responsibility of the borrower.