

Congratulations!



As a valued member of Community Credit Union, we invite you to participate in our *Holiday-Skip-A-Payment* program. This means that you may be eligible to skip your December or January payment on your credit union loan. And if you have more than one eligible loan, you may be eligible to skip a payment on each!

Skipping a payment is like "making a loan to yourself" and will allow you to take charge of this year's holiday budget. Use the extra cash for holiday travel, gifts, entertaining or any holiday expenses. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

It's Easy to Apply

Simply complete the attached application, place in an envelope and mail it back to us. Or you may fax it (207-783-2093) or bring it into the credit union. We'll do the rest.



Community Credit Union

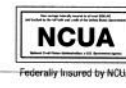
Main Office
144 Pine Street
Lewiston, Maine 04240
(207) 783-2096 · Fax (207) 783-2093

Branch Office
40 Stanley Street
Auburn, Maine 04210
(207) 777-4547 · Fax (207) 783-2064

www.communitycreditunion.com

Holiday-Skip-A-Payment Rules

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday-Skip-A-Payment request.
2. Loans cannot be more than 30 days past due at time of request. All Real Estate Loans (i.e., Home Equity Lines of Credit, Mortgages, and Home Improvement Loans), Visa Credit Cards, Overdraft Protection Loans and Unsecured Lines of Credit are not eligible. Application and approval required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. Applications should be received at least ten business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.



Holiday-Skip-A-Payment Application

Name _____ Account # _____

Loan Payment Amount _____ Skip: December or January

Loan Payment Amount _____ Skip: December or January

How is your loan paid? (Circle one) CASH/CHECK PAYROLL DEDUCTION or INTERNAL TRANSFER

Please deduct the \$25.00 processing fee from my (Circle one) SAVINGS CHECKING or PAYMENT ENCLOSED

X

Signature (All borrowers on loan must sign)

X

Joint Signature (if applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.

By signing above, you authorize Community Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period. If you apply for and are approved for more than two Skip-A-Payments or extensions on a particular loan, your GAP insurance may become void.

For Credit Union Use Only

Account # _____ Suffix _____ Pay Code _____
Next Due _____ Process Date _____ Fee _____
Advance Due Date _____ Payroll _____