

100 North 17th Street Knoxville, TN 37921 865-637-0112

Daytime Phone Number

Your First Choice for Strong Financial Solutions!

Dear Valued Member:

Do you need extra cash? First Choice Community Credit Union has the answer – *Skip-A-Pay*! For just \$30.00 per loan, you can skip one month's payment on any or all your qualifying loans.

Here is how it works:

Member Name

- 1. Pick the month you want to skip.
- 2. Complete the attached form. Don't forget to include your \$30.00 (per loan) or indicate account to draft.
- 3. Don't pay your loan payment for a full month.
- 4. Enjoy some extra cash!

It is that simple! It is just one more service your credit union offers to make you breathe a little easier when you need extra cash.

If your payment is made through payroll deduction or direct deposit, your payment will just remain in your Share or Share Draft account. A skipped payment will consist of either: one (1) monthly payment, two (2) semi-monthly payments, two (2) bi-weekly payments or four (4) weekly payments.

Please mail the form below to: First Choice Community Credit Union, 100 N. Seventeenth Street, Knoxville, TN 37921. You can also Fax to 865-637-0777 or drop by one of our four locations. Remember to enclose \$30.00 for each loan payment skipped or indicate which of your credit union accounts should be deducted for the Skip-A-Pay fee.

SKIP-A-PAY REQUEST FORM

Member Account Number

Please Skip My:		payment.			
LOAN PAYMENT #1	Loan Account Number	Loan Account Suffix	\$Monthly Payment	\$30 (Skip-A-Pay Fee)	
LOAN PAYMENT #2	Loan Account Number	Loan Account Suffix	\$ Monthly Payment		
PLEASE DEDUCT THE "SI	KIP-A-PAY" FEE FROM M	IY FCCCU (choose one) SAVINGS	6 CHECKING	ACCT. OR \$	CHECK ENCLOSED
First Choice Communi	ty Credit Union reser	its, Share Secured and loan ves the right to deny any S	kip-A-Pay requ	uest. All borrow	ers and Co-Borrowers
must sign this form. By signing below, I/We agree to have one month's loan payment skipped and to extend the term(s) of the above stated loan(s). I/We also understand that the loan interest will accrue during the month that my/our payments are skipped. If GAP Waiver insurance policy was purchased at the origination or during the course of the above-referenced loan, doing any Skip-A-Payment may have an adverse impact as to how a GAP claim is paid by the GAP insurance carrier.					
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Borrower Sig	nature Required	Date	Co-Borrowe	er Signature (if a	pplicable) Date