



ALABAMA
teachers
 CREDIT UNION
 PO Box 1400 | Gadsden, AL 35902
 800.470.0704 | atcu.com

We would like to offer you a little something extra this holiday season. Through our Skip-A-Payment* program, eligible members may be able to skip payments on loan(s) in the month of either November 2015 or December 2015. In order to partipate in this special program, the coupon below should be completed and returned no later than December 15th. Please note: a **\$25 processing fee** will be assessed per loan; you can select your payment method on the coupon below. **No coupons will be accepted after December 15, 2015.**

Sign up now, it couldn't be easier! Simply fill out the form below and return it to our nearest office location. If you have any questions, please give us a call at 800.470.0704 or visit us online at atcu.com. Skip-A-Payment forms should be received no later than ten (10) days prior to the due date of your loan(s). This program is not available on all loans. Qualifying loans are listed below. Remember, if you skip your payment, the interest is still charged for that month and will be reflected the following month.

We wish you a wonderful holiday season,

Alabama Teachers Credit Union

*By signing, you and any co-borrowers, co-signors, or guarantors, authorize Alabama Teachers Credit Union to advance the due date and maturity date on the loan(s) specified by one month. Interest will continue to accrue on the balance of the loan from the last payment date. Loans must be current or within (15) days of the due date and have had no more than (1) one (30) thirty-day extension in the past (12) twelve months to qualify. All other terms and conditions of the loan(s) will remain. Loans excluded from this offer are Visa® Credit Cards, real estate loans, single pay loans, workout loans, business loans, or lines of credit. GAP insurance may not apply to the extended loan term. All borrowers must sign the request form to skip the loan(s). Subject to credit union terms and conditions, may be changed without prior notification. If funds for the processing fee are not available in the designated account at the time of processing, the Skip-A-Payment will not be completed.

Federally insured by the NCUA.



Complete the form below and return to the nearest office.

SKIP-A-PAYMENT

WE HAVE A SPECIAL GIFT FOR YOU THIS HOLIDAY SEASON

Just think of all the things you could do with the extra cash!

- Spruce up your home
- Buy gifts
- Visit family



ALABAMA TEACHERS CREDIT UNION SKIP-A-PAYMENT COUPON*

Yes, please sign me up for the Skip-A-Payment promotion from Alabama Teachers Credit Union on the loan(s) indicated below. I wish to pay the **\$25 processing fee** for each loan by:

Share # _____
 Share Draft # _____
 Cash/Check

Member Signature: _____ Date _____
 Joint Owner Signature: _____ Date _____

Joint Owner Signature: _____ Date _____
 Joint Owner Signature: _____ Date _____

Loan(s) to be skipped: Loan # _____
 Loan # _____

Loan # _____
 Loan # _____

For payments on automatic deduction, please list the account from which the payments are withdrawn. Acct # _____

Payroll	Payroll #	Start Date	Skip Box	Notes	For Internal Use Only
<input type="checkbox"/>	_____	_____	<input type="checkbox"/>		
<input type="checkbox"/>	_____	_____	<input type="checkbox"/>		
<input type="checkbox"/>	_____	_____	<input type="checkbox"/>		
<input type="checkbox"/>	_____	_____	<input type="checkbox"/>		

Received by Teller # _____ Name _____ Date _____
 Employee Keyed # _____ Name _____ Date _____

Hurry, this offer ends December 15th!