



Make memories. Not payments.



Members in good standing can skip their December payments.

In order to participate in this special program, this form must be completed and turned in to your local Alabama Teachers office no later than November 15, 2012.

A \$10 fee will be assessed if Skip-a-Payment form is received after November 15th. No forms will be accepted after December 15, 2012.

MEMBER SECTION:

Primary Signature _____ Date _____
Joint Signature _____ Date _____
Joint Signature _____ Date _____

Account # & Loan # _____ Account # & Loan # _____
Account # & Loan # _____ Account # & Loan # _____

If applicable, I will pay my fee by: [] Share [] Share draft Account # _____
[] Cash/Check

OFFICE USE ONLY:

Payroll # _____ Start Date _____ Received By Teller # _____
Loan # _____ Loan # _____ Loan # _____ Loan # _____
Employee _____ Date Received _____

PO Box 1400 Gadsden, AL 35902 PO Box 1486 Albertville, AL 35950 PO Box 4477 Anniston, AL 36204 PO Box 186 Centre, AL 35960 PO Box 681108 Ft. Payne, AL 35968 PO Box 3568 Oxford, AL 36203

Federally insured by NCUA | Equal Housing Lender | Equal Opportunity Lender

Offer does not apply to real estate loans, open-end loans, single pay loans, workout loans, or lines of credit. By signing, you and any cosigners authorize Alabama Teachers Credit Union to advance the due date on the loan(s) specified by one month. Interest will continue to accrue on the loan(s) daily. Loans must be current to qualify. All other terms and conditions of the loan(s) will remain. If paying a \$10 fee through a transfer from an Alabama Teachers share or share draft account, funds must be available over any minimum balance requirement to cover the fee at the time this form is processed. GAP insurance may not apply to the extended loan term. The primary and all joint/cosigning members must sign the request form. Subject to credit union terms and conditions, may be changed without prior notification.