

Skip-A-Payment

Need More Dough?



PO Box 1400 | Gadsden, AL 35902
800.470.0704 | atcu.com



Need more dough 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 2019** or **December 2019**.

There will be a **\$25 processing fee** assessed per loan.

Forms must be received before the payment due date during the month you wish to skip. No forms will be accepted after **December 20th**.

Sign up now, it couldn't be easier! Simply fill out the coupon 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. 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.

*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 show acceptable payment history of at least (3) three consecutive months and have had no more than (1) one (30) thirty day extension in a (12) twelve month rolling period 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, balloon loans, or lines of credit. GAP insurance may not apply to the extended loan term. All borrowers, co-borrowers, co-signors, and guarantors must sign the request form to skip the loan(s). Subject to Credit Union terms and conditions, which 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. ATCU NMLS# 402558

Complete the form below and return to the nearest office.

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: Acct # _____ Payment Month: November December

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 # _____

Notes For Internal Use Only

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

Hurry, this offer ends December 20th!

