



# Skip-A-Payment

*Put the happy in your holiday.*



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

Put the happy in your holiday with our Skip-A-Payment\* program. Through our Skip-A-Payment\* program, eligible members may be able to skip payments on loan(s) in the month of either November 2020 or December 2020.

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 18th.

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.

**Complete the form below and return to the nearest office. Hurry this offer ends December 18th.**

## Skip-A-Payment

SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT(S)

NAME \_\_\_\_\_ CO-BORROWER \_\_\_\_\_ CO-BORROWER \_\_\_\_\_

SIGNATURE \_\_\_\_\_ SIGNATURE \_\_\_\_\_ SIGNATURE \_\_\_\_\_

MEMBER NUMBER \_\_\_\_\_ I wish to pay the **\$25 processing fee** for each loan by: ACCOUNT NUMBER \_\_\_\_\_

LOAN INFORMATION	SKIP	LOAN INFORMATION	SKIP
1 _____	<input type="checkbox"/> NOV. OR <input type="checkbox"/> DEC.	2 _____	<input type="checkbox"/> NOV. OR <input type="checkbox"/> DEC.

3 _____	<input type="checkbox"/> NOV. OR <input type="checkbox"/> DEC.	4 _____	<input type="checkbox"/> NOV. OR <input type="checkbox"/> DEC.
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NOTES - FOR INTERNAL USE ONLY



\*By signing, you and any co-borrowers 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 and have had no more than (1) one (30) thirty-day extension in a 12-month rolling period (COVID-19 extensions excluded) 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. Subject to Credit Union terms and conditions, which may be changed without prior notification. Insured by the NCUA. ATCU NMLS# 402558

RECEIVED BY TELLER# \_\_\_\_\_ NAME \_\_\_\_\_ DATE \_\_\_\_\_ EMPLOYEE KEYED# \_\_\_\_\_ NAME \_\_\_\_\_ DATE \_\_\_\_\_