

Skip · A · Payment cheers to a little extra Cha-Ching.



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

Summer has arrived and it's time to say cheers to a little extra cha-ching! Use the extra cash for fun in the sun this season! With our Skip-A-Payment* program, eligible members may be able to skip payments on loan(s) in the month of either **June 2023** or **July 2023**.

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 **July 15th**.

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 July 15th.

Skip · A · Payment SKIP YOUR JUNE OR JULY LOAN PAYMENT(S)

NAME _____

SIGNATURE _____

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

LOAN INFORMATION SKIP LOAN INFORMATION SKIP

① _____ JUNE OR JULY ② _____ JUNE OR JULY

③ _____ JUNE OR JULY ④ _____ JUNE OR JULY

NOTES - FOR INTERNAL USE ONLY



*By signing, you 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. The last three consecutive payments must have been made timely based on Credit Union-defined criteria, and the loan must have had no more than one (1) thirty (30) day extension in a twelve (12) month rolling period to qualify. Requirements may be modified due to COVID-19 circumstances. 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. 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. Insured by the NCUA. ATCU NMLS # 402558

RECEIVED BY TELLER# _____ NAME _____ DATE _____ EMPLOYEE KEYED# _____ NAME _____ DATE _____