

Skip-A-Payment

peace of mind



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

Let us help you have a little peace of mind 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 2017** or **December 2017**.

- **\$25 processing fee** assessed *per loan*
- Forms must be received on or before:
 - **November 15th** to defer November loan payment(s)
 - **December 15th** to defer December loan payment(s)

No forms will be accepted after the cooresponding date above per the month you wish to skip. 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 be current or within (15) days of the due date and have had no more than (1) one (30) thirty-day extension in the current calendar year 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 #** _____

Payroll	Payroll #	Start Date	Notes	For Internal Use Only
<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!

