

**NEED A BREAK?
SKIP YOUR LOAN PAYMENT!!**

If you could use some extra cash to pay off your holiday bills, sign up for our Skip-A-Payment Program! When you are a member in good standing, you can skip your **December or January payment (excludes real estate loans)**. For just \$30 per loan, you can skip your regular monthly payment and use the extra cash however you like. If you have recently had a modification you cannot do a skip-a-pay.

Members who use payroll deduction options for their loans can skip an entire month's worth of payments. Your payroll deduction will be deposited into your savings account instead.

When you Skip-A-Payment your loan due date will be advanced so that you won't have to worry about late payment problems or adverse effects to your credit history. Your loan will continue to accrue interest during the month but no payment will be due.

To Skip-A-Payment, just **complete the form below and send it to the credit union at least 10 days before your loan is due!** Your loan must be current to participate.

I WANT TO SKIP A PAYMENT! I understand that my loan payment will be deferred and extended to the end of the original term of this loan and that interest will continue to accrue on this loan during the skipped month. All other terms and provisions for the original loan agreement remain unchanged.

This offer cannot be used for the first payment on any loan.

Use One Form for EACH Loan Payment Skipped!	
Account # _____	Name _____
Loan # or Description _____	E-mail Address _____
Borrower's Signature _____	Date _____
Co-Borrower's Signature _____ (if applicable)	Date _____
Which month do you want to skip? <input type="checkbox"/> December <input type="checkbox"/> January	Send form (s) to: Lakeside Credit Union 1008 Broadway Ave/ P.O. Box 418 New Johnsonville TN 37134 <input type="checkbox"/>
Deduct Cost of \$30 per loan from which account? Savings <input type="checkbox"/> Checking	
Office Use Only: Maintenance By: _____ Date _____	