



Deck the Halls with more cash this Holiday season!

As a valued member of Emery Federal Credit Union, you are entitled to skip a payment on your loan(s) this holiday season. The best part is there is no out of pocket expense to you!

It's simple to take advantage of this offer; simply indicate the suffix for the loan(s) and the month you would like to skip (November, December or January) and we'll take care of it for you! (If your payment is made by payroll deduction, your money will be put into your savings or checking account.)

To take advantage of this offer, stop by the Blue Ash, Liberty Township or Western Hills locations (cannot be dropped off at a Shared Branch) or do one of the following:



Mail this form to:
Emery FCU
P.O. Box 498967
Cincinnati, OH 45249-9718



Fax this form to:
Emery FCU
(513) 489-3231



Go Online:
Visit EmeryFCU.org
and complete
online form

By signing below you authorize Emery Federal Credit Union to extend your final loan payment by one month and agree that such extension will be considered an amendment to your loan agreement and/or promissory note. There is a \$40 processing fee per loan that will be added to your loan balance. Interest will continue to accumulate on your loan during the month you skip your payment, and it may take you several months to begin to reduce your principal balance. Following the skipped month the loan will revert back to the original payment schedule. This offer excludes first mortgages, lines of credit and credit cards. All Emery loans (including credit cards) must be current and accounts must be in good standing. Members must have made at least one full monthly payment to be eligible. You may participate in Skip-a-Pay once per fiscal year (October 1-September 30).



Complete form and remit to Emery Federal Credit Union.

Name: _____ Daytime Phone Number: _____

Email: _____ Account No: _____ Loan Suffix: _____

Pick the month you would like to skip your payment. **SELECT ONLY ONE.**

- November (this form must be received prior to October 15)
- December (this form must be received prior to November 15)
- January (this form must be received prior to December 15)



Signed: _____

Date: _____



Emery Federal Credit Union
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