

# Skip-A-Pay is back!

## Breeze through the DOG DAYS of summer with a little more cash in your pocket!

As a valued member of Emery Federal Credit Union, you are entitled to skip a payment on your loan(s) this summer. 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, 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.

There is a \$40 processing fee per loan to take advantage of this offer. This fee will simply be added to your loan balance, therefore you will not need to send any money. (Note: Loan interest will continue to accumulate during the month you skip your payment.)

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 calendar year (January 1 - December 31).

**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](http://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. In some cases, based on the size of your balance, the interest which accrues, may be greater than the amount of your next regular payment. 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. Payments made through payroll deduction or direct deposit will be put into your savings or checking account for the month you are skipping a payment.



Complete form and remit to Emery Federal Credit Union.

Name: \_\_\_\_\_ Daytime Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_ Account No: \_\_\_\_\_ Loan Suffix: \_\_\_\_\_

Choose the month you would like to skip your payment. **ONLY ONE PER YEAR.**

\_\_\_\_\_  
MONTH

**This form must be returned by the 25th of the month prior to the skipped payment (ex. To skip a payment in June, return this form by May 25).**



Signed: \_\_\_\_\_ Date: \_\_\_\_\_



Emery Federal Credit Union  
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