

# HO HO DOUGH!

GET SOME WIGGLE ROOM FOR THE  
HOLIDAYS WITH SKIP-A-PAY!

THE STRENGTH OF ME.  **MEMBERS**  
COOPERATIVE CREDIT UNION

## MAKE THE HOLIDAY SEASON A LITTLE JOLLIER!

We have an offer you'll love! Apply to skip your December or January loan payment.

The enrollment voucher must be received two weeks before your loan due date, so act quickly!

Simply complete the voucher and bring it to any MCCU branch or mail to:

**Attn: Skip-a-Pay | Members Cooperative Credit Union**  
**101 14th Street | Cloquet, MN 55720**

### MEMBERS COOPERATIVE CREDIT UNION'S SKIP-A-PAY APPLICATION

Name of Borrower: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Loan # \_\_\_\_\_ Payment Due Date: \_\_\_\_\_

Please skip my **DECEMBER** loan payment - or-  Please skip my **JANUARY** loan payment

Please deduct the \$25 Skip-a-Pay service charge, per loan, from my

Checking Account #: \_\_\_\_\_  Savings Account #: \_\_\_\_\_

*By signing below I agree to participate in MCCU's Skip-a-Pay promotion\*, and request that MCCU defer the loan payments as indicated. I understand that interest will continue to accrue during this time and the term of the loan will be extended. I understand that if I fail to return this application and pay the \$25 fee two weeks prior to my loan due date, my loan payment must be made on its scheduled due date.*

Signature(s): Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

*(All parties to the loan application must sign)*

*Skip-a-pay is only available to members with eligible loans currently in good standing. To be eligible loan must be at least 6 months old with no other modifications made. Only one payment may be skipped within a 12-month period. Skipped payment will be applied to the end of the loan, extending the original loan repayment period one month beyond the current maturity date. GAP coverage, if applicable, will not be extended beyond the original maturity date. Promotion does not apply to real estate loans, lines of credit, Expanded Plus loans, credit cards, or business loans, as well as any loans with CPI insurance, or those currently paid by disability insurance. MCCU reserves the right to discontinue this promotion at any time without notice and at its discretion.*

*Federally insured by NCUA. Equal Housing Opportunity.*