



Northwest Christian
CREDIT UNION

HOLIDAY SKIP PAY



The Holiday Skip-a-Pay program allows you to skip a loan payment and make a charitable contribution at the same time! You may choose to skip either your November or December loan payment for \$25. We use this to help support a local ministry during the holiday season.

INSTRUCTIONS

- Please fill out this form and sign it.
- You may drop it off at one of our branches OR mail it in with your \$25.

If mailing, please select one: I have included a check/money order for \$25
 Please deduct \$25 from my account

CONDITIONS

Loan must be current. No real estate loans or lines of credit; no new loans (6 Months) or loans with extensions in the last 4 months. **Your next payment will be due on the following month after the skipped payment.** Your loan maturity date will be extended one month from the original note.

Name _____ Phone Number _____

Savings or Checking Account # _____

Loan Account/Suffix # _____

Is your payment automatically deducted from your account? No Yes

Select the month to skip: November December

I authorize Northwest Christian Credit Union to withdraw a \$25 donation for a local ministry from my account for each loan payment that is advanced one month (total donation is required in advance). If the loan is an automatic deduction, payments already posted will not be reversed. I also understand that interest will continue to accrue at the contract rate, including the month I have chosen to skip and that this payment deferral will result in an extension of the maturity date. All borrowers for the loan must sign this authorization form. Skipped months will not be covered in the event of a "GAP" claim.

Member Signature _____

**Co-Applicant/Co'Signer _____

Signature Date _____

**Co-signer's are required to sign, authorizing the "Skip-a-Pay" request.

