



*Don't Skip Your Holiday...  
Skip Your Payment!*

Give your wallet a break this holiday season with *CCNCU's Skip-A-Payment Program!* You can skip either November OR December loan payment(s) and use those funds to make your holiday merry & bright!

To take advantage of this offer, simply complete the form on the reverse side and return it to the credit union in one of these convenient ways:

**Email: [lending@ccncu.com](mailto:lending@ccncu.com)**

**Mail: CCNCU**

**3919 N. University**

**Secure Fax: (877)347-1450**

**Peoria, IL 61614**

*If emailing, please ensure that you are sending the form as a secure email.*

*Enjoy your holiday season and thank you for allowing us to serve you!*

# Holiday Skip-A-Pay

This agreement must be signed by all borrowers, co-borrowers, and cosigners.

\*Please note that Home Equity Loans and Delinquent Loans are not eligible for deferral. Also loans granted after September 1st, 2021 are not eligible for deferral.

I would like to Skip-A-Payment on the following loan(s):

Account # \_\_\_\_\_ Loan # \_\_\_\_\_

Loan # \_\_\_\_\_

Loan # \_\_\_\_\_

Please indicate which payment you would prefer to skip:

\_\_\_\_\_ November 2021

\_\_\_\_\_ December 2021

\_\_\_\_\_ Biweekly Loan Payment (Skip last payment in  
November and first payment in December)

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\*I understand that the terms and condition of my loan agreement still apply except that there will not be any regular monthly payments required on approved requested deferral period. Afterwards I must make my regular monthly payments. I understand that finance charges will continue to accrue during the deferral period. I understand that deferral of my regular payments will result in having to pay higher total finance charges, and that my loan repayment schedule will be extended. I also understand that the credit union reserves the right to terminate this offer at any time. I understand that loans being paid through CUNA Disability Insurance are excluded.

**\*VISA Credit Card Skip-A-Pay.** The skip-a-pay will be available in December. Please see your upcoming credit card statement for further information. Credit card finance charges will continue to accrue as normal. Monthly minimum payments will resume in January 2022.

☐ I have a loan with another financial institution. I would like information about how CCNCU can help me take a break from a payment on this loan as well.

Preferred Contact Method: \_\_\_\_\_ Day Phone # \_\_\_\_\_

\_\_\_\_\_ Email address \_\_\_\_\_