Holiday Skip-A-Pay!

For just a $25 processing fee, you can skip your November, December, or January loan payment this holiday season for gifts or any other expenses you may have. Restrictions do apply. Go to www.nkfcu.org for more details and the request form. Or, fill out and return the form below. Call (859) 441-3405 for any questions you may have.

To be eligible to skip your payment you must:
1. Have made at least 6 consecutive payments on the loan. **2.** Be current on all loans with the credit union. **3.** Have all accounts with the credit union in good standing. **4.** Not currently in bankruptcy. **5.** Never have caused the credit union a loss. **6.** Sign a form agreeing to extend the terms of the loan. **7.** Never have had a loan with the credit union that was 2 or more months delinquent. **8.** You can only obtain 3 Skip-a-Pays during the life of a loan. Subject to Credit Union Approval/Not all loans qualify. For a full list of conditions and restrictions, read the Skip-a-Pay Policy and Agreement at www.nkfcu.org.

Simply complete this form and return it to the Credit Union along with a $25 processing fee. **Please note:** To skip your payment, we must receive this form 15 days prior to your loan's due date. Skip-a-Pay is not available on Home Equity Loans, Second Mortgage Loans or Visa Cards.

☐ **YES! I would like to skip the following payment:** ☐ **November** ☐ **December** ☐ **January**

Take $25 Processing Fee From: ☐ **Savings Acct.** ☐ **Checking Acct.** ☐ **Payment Enclosed**

Name:_____ **Account Number:**_____ **Loan Number:**_____

Address:_____ _____
(street) (city, state, zip)

By signing this form, I realize interest will still accrue daily and the term of my loan will be extended by the number of months in which I have skipped payments.

Signature:_____ Date:_____

Mail Form to: Northern KY Federal Credit Union, 2805 Alexandria Way Highland Heights, KY 41076

OR, Fax Form to: (859) 578-3642, OR, Email Form to: creditu@nkfcu.org

To be eligible to skip your payment you must:
1. Have made at least 6 consecutive payments on the loan. **2.** Be current on all loans with the credit union. **3.** Have all accounts with the credit union in good standing. **4.** Not currently in bankruptcy. **5.** Never have caused the credit union a loss. **6.** By Signing This Form I am agreeing to extend the terms of the loan. **7.** Never have had a loan with the credit union that was 2 or more months delinquent. **8.** You can only obtain 3 Skip-a-Pays during the life of a loan.
Subject to Credit Union Approval/Not all loans qualify. For a full list of conditions and restrictions, read the Skip-a-Pay Policy and Agreement at www.nkfcu.org.

NCUA

EQUAL HOUSING LENDER