

Spread holiday cheer with a little extra cash this year!

Skip your December or January loan payment with Holiday Skip-A-Pay from Mutual Savings Credit Union.



*Excludes Mortgage Loans. See a representative for details.



Yes! I want to skip my December or January payment!

By signing this, I/we understand and agree that my loan documents are hereby amended to the effect that there will not be a payment due for either the month of December 2017 or January 2018 and that payments made after this delayed payment will continue to be applied first to the interest with the remainder to principal and that the interest will continue to accrue on the loan at the rate per annum specified in the loan documents. My next payment will resume on _____, 2018. I/we also understand and agree that the final payment on the loan will be due after the date it would have otherwise become due without any delayed payments, and that the term of the loan will be extended, or that the amount of the final payment will be higher than the usual amount due to the postponement of any scheduled payments or any delayed payments. I/we also understand that this action will not change the amount or extend the period on any insurance coverage that may be on the loan. Any credit insurance benefits will be calculated according to the original loan terms and insurance certificates and may not fully cover the balance of the loan. This offer expires on December 31, 2017. Mortgage and business loans are excluded. One form must be completed for each loan. Only one payment can be skipped with this offer. I/We agree to pay the skip a payment fee of \$35.00 for this offer. The \$35.00 must be paid at time of amendment documentation or drafted from a share account if sent via fax.

Member Name: _____

MSCU Account Number: _____

Member Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____